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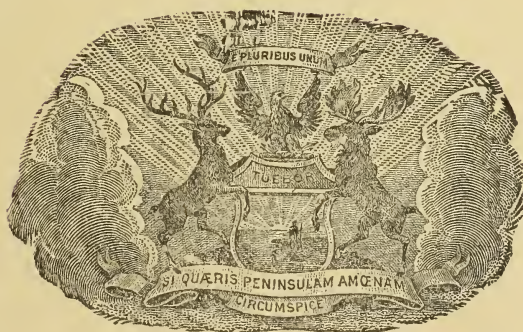


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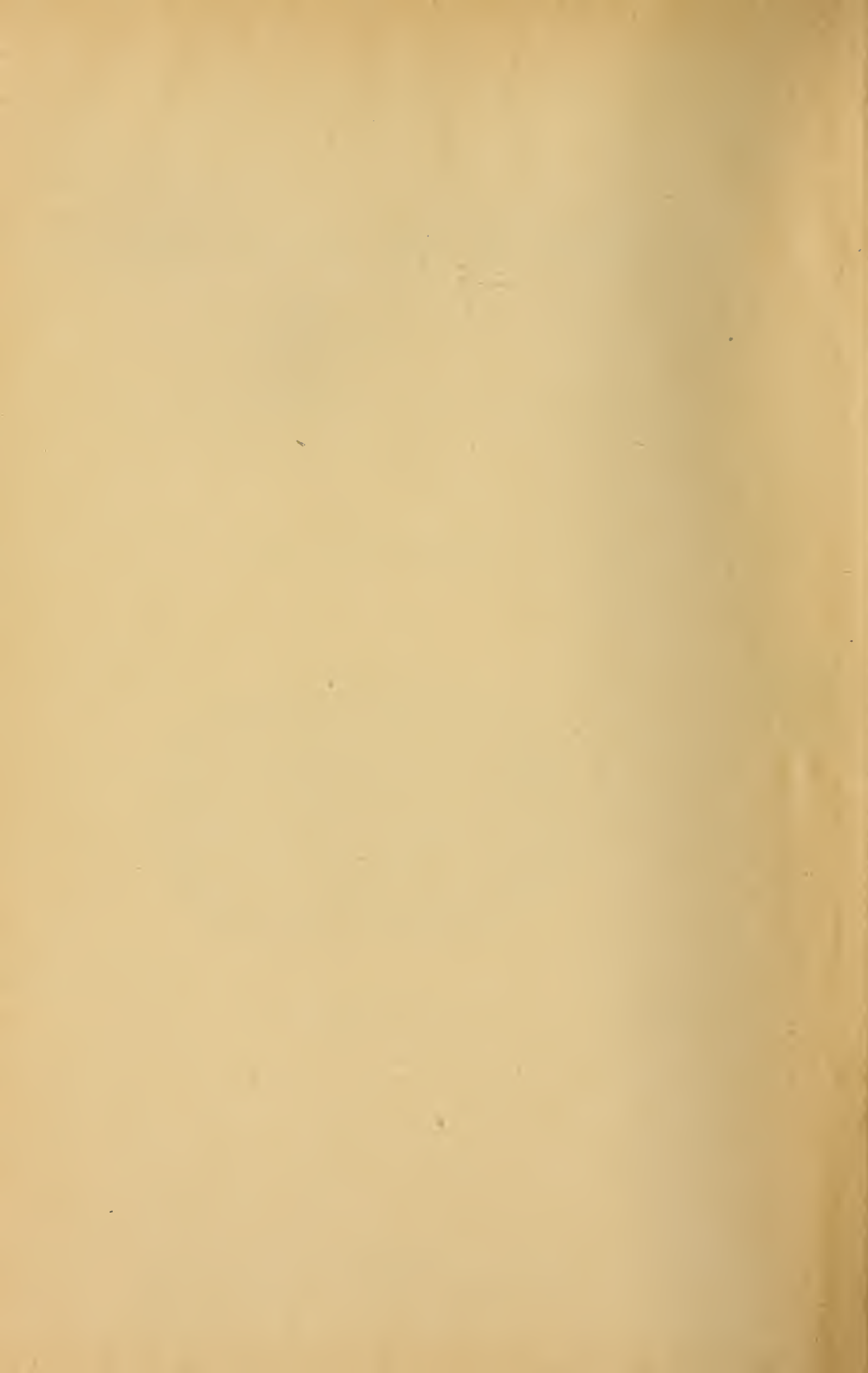
*James
Commissioner*

FOURTH ANNUAL REPORT
OF THE
COMMISSIONER OF THE BANKING DEPARTMENT
OF THE
STATE OF MICHIGAN

DECEMBER 31, 1892



BY AUTHORITY



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COMMISSIONER.

THEODORE C. SHERWOOD, - - - WAYNE COUNTY.

DEPUTY COMMISSIONER AND EXAMINER.

EUGENE A. SUNDERLIN, - - - KENT COUNTY.

CHIEF CLERK AND EXAMINER.

LESTER M. SHERWOOD - - - TUSCOLA COUNTY.

OFFICIAL ADDRESS, - - - LANSING, MICHIGAN.

B1965

REPORT OF COMMISSIONER.

STATE OF MICHIGAN,
OFFICE OF THE COMMISSIONER OF THE
STATE BANKING DEPARTMENT,
Lansing, December 31, 1892.

HON. EDWIN B. WINANS,

Governor of Michigan:

I have the honor to submit herewith my fourth annual report, showing the condition of the State banks and trust companies placed by statute under the supervision of the State Banking Department.

During the four years this department has been in operation, there have been incorporated sixty-nine banks, which, added to the eighty banks which were in existence when the present banking law was adopted, makes the total number of banks that have been incorporated one hundred and forty-nine.

Four of these, viz., Carson City Savings Bank of Carson City, Citizens' State Bank of Au Sable, Gratiot County Savings Bank of Alma, and Montcalm County Savings Bank of Stanton, have gone into voluntary liquidation, and one, the Milford State Bank, has been closed, leaving the total number of State banks in existence today, one hundred and forty-four, with three trust companies which are also under the supervision of this department.

January 7, 1889, the date of the last report made by the banks to the State Treasurer under the old law, the assets of the eighty banks amounted to \$38,963,417.19.

December 9, 1892, the date of the last report called for by this department, the assets of the one hundred and thirty-eight banks and three trust companies reporting, amounted to \$82,649,533.48; a gain of \$43,686,116.29 in assets during my term of office, which comprises the first four years of the existence of the Banking Department.

I have authorized the incorporation of twenty-one banks during the year, with a total capital of \$1,296,000.00.

Of these, ten were new organizations, nine were formerly private banks, viz., Antrim County Bank, Mancelona; Homer Exchange Bank, Homer; Clapp Bros. & Co., Sturgis; Bank of Crystal Falls, Crystal Falls; Hannah, Lay & Co., Traverse City; Exchange Bank (Boies, Eaton & Co.), Hudson; D. H. Power & Co., Fowler; Monroe County Bank, Dundee, and Thompson Brothers, Hudson. Two were formerly national banks, viz., Lansing National Bank, Lansing, now the Lansing State Savings Bank, and the First National Bank of Pontiac, now the First Commercial Bank of Pontiac.

Below find the name, location, date of authorization and amount of capital of the banks incorporated during the year closing December 31, 1892:

No.	Name of bank.	Location.	Date of authorization.	Amount of capital.
129	Elk Rapids Savings Bank	Elk Rapids...	January 20...	\$35,000 00
130	Antrim County State Savings Bank	Mancelona ...	January 20...	25,000 00
131	Farmers' State Bank of Homer	Homer	January 20...	15,000 00
132	State Bank of Perry	Perry	February 20...	16,000 00
133	Lansing State Savings Bank	Lansing	February 25...	200,000 00
134	Citizen's State Bank	Sturgis.....	March 2.....	50,000 00
135	Commercial Bank of Iron Mountain	Iron Mountain...	March 7.....	50,000 00
136	State Bank of Crystal Falls	Crystal Falls...	April 14.....	25,000 00
137	Commercial Savings Bank of Marshall	Marshall.....	May 18.....	50,000 00
138	Traverse City State Bank	Traverse City...	June 16.....	100,000 00
139	State Bank of Michigan	Grand Rapids...	June 25.....	200,000 00
140	Boies' State Savings Bank	Hudson.....	August 27....	75,000 00
141	State Savings Bank of Fowler	Fowler	September 19.	15,000 00
142	Monroe County Bank	Dundee.....	September 26.	15,000 00
143	Thompson Savings Bank	Hudson.....	October 22....	100,000 00
144	State Savings Bank of Ann Arbor	Ann Arbor....	November 18..	50,000 00
145	Northville State Savings Bank	Northville....	December 10..	25,000 00
146	First Commercial Bank	Pontiac.....	December 24..	100,000 00
147	Home Savings Bank of Kalamazoo	Kalamazoo ...	December 27..	50,000 00
148	Citizens' State Bank of South Haven	South Haven...	December 28..	50,000 00
149	Oakland County Savings Bank	Pontiac	December 29..	50,000 00

AMENDMENTS.

Although there has not been a failure of a State bank in Michigan during the year, I am still of the opinion that the banking law should be amended so that delinquent banks could be closed without waiting for the tedious process of law now in force.

My reasons, as urged in my report of last year, I repeat here, as they fully explain the situation:

Section 42 of the banking law says: "Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe that the capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and in case he finds such impairment or reduction of capital, to require such bank to make good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank to wind up its business."

From this section you will see that after ascertaining that the capital of

a bank is impaired, nothing can be done until the expiration of ninety days, and after that the Commissioner must confer with the Attorney General, and then apply to a court of competent jurisdiction for the appointment of a receiver.

Where the officers and directors are honorable men, and the impairment is from causes over which they have no control—which seldom happens—the present law is sufficient; but when a bank's capital becomes impaired by dishonesty or criminal negligence, ninety days, or even the three or four days necessary to obtain an order from the court, is sufficient time for dishonest officers to "loot" the association and dispose of its assets to the damage of the depositors.

I am convinced that the banking law should be amended, giving the Commissioner authority to take immediate possession of a bank, whenever in his judgment the exigencies of the case demand it, and hold the same against all levies and attachments, until a court of competent jurisdiction can be applied to for the appointment of a receiver.

Many bankers object to the vesting of so much power in one individual, claiming that as the office of Commissioner is appointive, some person may be selected on account of personal friendship or from political necessity, rather than fitness for the position, who, through error in judgment or personal antagonism—for a slight infraction of the law—take possession of a bank that was perfectly solvent, injure the reputation of its officers, create a panic among its depositors, and seriously impair if not totally ruin the institution.

Because this could be done, is no argument that it would be done.

That the Commissioner has the power to take possession of a bank, is no proof that he will use that power arbitrarily, or to the damage of an association which is honestly entitled to assistance rather than annihilation, and we do not believe a Governor of Michigan will ever use so important an office as the Banking Department to pay a political debt, or a debt of gratitude.

TAXES.

The unsatisfactory and unequal application of our present mortgage tax law, as applied to banks, demands the careful attention of the Legislature.

We admit that the subject of taxation is an intricate one, but I fail to see the justice of taxing the capital stock of the individual shareholder, and then tax the mortgages held by the bank taken with the capital already taxed, or with money deposited by individuals, of which the bank is only the custodian.

In the deduction of mortgages from the capital, which is permitted by the present mortgage tax law, many banks avoid paying taxes on their capital stock, which has caused dissatisfaction in many localities.

No reputable bank desires to evade paying its just proportion of taxes, but objects to the unjust discrimination as between savings banks and commercial banks.

The banking law, for the security of depositors, requires that savings banks invest 51% of their deposits in bonds or mortgages, which, under the present law, the mortgages are taxed as real estate, while commercial banks can loan their deposits on personal or collateral security, which is not taxable to the bank.

It seems to me that the most satisfactory and equitable way is to tax the

capital stock to the shareholder, the real estate to the bank, and exempt mortgages held by the bank from taxation.

When the law infers that the money deposited by individuals, and invested by the bank in mortgages, is the property of the bank and therefore subject to taxation, it lessens the force of the argument for State supervision, which has always been that the bank was simply the custodian of the deposits made by the people, and therefore the State has a right to dictate as to the class of securities taken.

SURPLUS.

In this connection I desire to call your attention to the necessity of a larger surplus account than the banks are required to maintain at the present time.

The ambition of the average bank officer is to make large dividends to stockholders, rather than to accumulate a surplus which enhances the security of the depositor.

There is no doubt that the excessive taxation of bank shares in some localities has deterred many banks from accumulating a large surplus, or even adding to their undivided profits.

I would therefore suggest that State banks be required to carry to a surplus account twenty per cent of the net profits of the bank for the preceding half year, or for such period as is covered by the dividend, until such surplus shall amount to fifty per cent of its capital stock, and that all surplus up to and including that amount be exempt from taxation.

This will be an inducement to bank officers to accumulate a surplus, and prevent a discrimination in the assessment of bank stock, which at the present time is not uniform throughout the State.

Every banker and business man appreciates the security which a large surplus account guarantees the depositor, and I hope the Legislature will take favorable action in the matter.

PRIVATE BANKS.

Although private banks are not under the supervision of this department, their business and influence in commercial affairs being identical with that of incorporated banks make it necessary that in reporting to you the condition of the banking business of Michigan, I mention the failure of two private banks during the year, viz., O. P. Bills & Co., bankers, Tecumseh, Michigan, who closed their doors Nov. 26, 1892 (liabilities and assets not yet made public), and Church, Bills & Co., Ithaca, Nov. 29; liabilities, \$49,402.31; assets, \$49,859.27.

These two make ten private bank failures in the State in the four years the present banking law has been in operation.

There are now in Michigan about two hundred private banks. Nearly one-half of this number are using a corporate name, instead of or in connection with their individual or firm name.

I would again call your attention, and the attention of the Legislature, to the necessity of a law preventing private banks using a corporate name in advertising their business.

No reasonable argument can be urged against the adoption of such a law, as it simply prevents irresponsible persons advertising an individual or partnership business as though it were a corporation.

Many persons advocating State supervision of all institutions receiving public deposits ask that a separate banking law, for the government of private banks, be enacted. In my opinion this would be unwise and injudicious.

Our present general banking law is adequate for the transaction of sound, conservative banking, and as the law was amended at the last session of the Legislature so that banks with a capital of \$15,000 may be incorporated in villages whose population does not exceed 1,500, there is no reason why private banks with corporate names should not become incorporated, and make public the amount of capital in their business, the amount of deposits they have received from the public, and the securities they have taken for the money loaned.

In my opinion, an institution that has not a capital of at least \$15,000 should not be dignified by the name, bank.

BUILDING AND LOAN ASSOCIATIONS.

In each of my former reports, I have urged that building and loan associations be placed under State supervision.

The failure of the "Iron Hall" and other "investment companies" throughout the country during the past year, has created a widespread feeling of distrust of all institutions which invite public deposits.

This distrust, in case of financial depression, would not only injure building and loan associations, but would materially affect every banking corporation in the State.

I therefore earnestly urge that some action be taken by the Legislature that will make more secure the depositors in these associations, which, in the past, have been so beneficial to those persons, whose chief object in becoming members, was, to secure for themselves homes.

This was the primary object of building and loan associations, and in my opinion, whenever any association goes outside the home building plan, and become "bankers" or "investors" under a law enacted for an entirely different object, they open wide the door for fraud and corruption, and bring discredit upon all institutions that are honestly trying to conduct a legitimate business.

The failure of the Fidelity Savings Loan and Security Association, of Grand Rapids, has impressed the officers and members of building and loan associations throughout the State, with the necessity of State supervision, and I note with pleasure that, at the meeting of the State Association, held at Bay City, December 8, 1892, a resolution was unanimously adopted declaring for State supervision.

I would also ask that some action be taken in regard to those associations incorporated in other states and doing business in this.

If state supervision of foreign insurance companies doing business in this State is necessary, it is of much more importance that there be State supervision of foreign building and loan associations, mortgage, investment, and other companies, who transact their business in this State, without any restrictions or limitation of law.

SAVINGS BANKS.

The total number of savings banks, or banks with savings departments, at this date is 103, and the savings deposits in these banks was reported to

this department December 9, as \$37,909,010.12, and the number of savings depositors 185,492.

At the time the present banking law became operative I had some doubt as to the wisdom of section one, which allows banks to incorporate with savings and commercial departments for the transaction of both classes of business.

I see nothing as yet, however, that would lead me to suggest the changing of the law, especially in small towns and villages, where the union of the two classes of business under one management is of great profit and convenience to the public.

SHAREHOLDERS,

The total number of stockholders in the State banks of Michigan at this date is 4,885, and is divided as follows:

One thousand three hundred and seventy-six owning \$500 and less.

One thousand four hundred and eighty owning more than \$500—up to and including \$1,000.

Seven hundred and sixty-three owning more than \$1,000—up to and including \$2,000.

Four hundred and one owning more than \$2,000—up to and including \$3,000.

One hundred and sixty-three owning more than \$3,000—up to and including \$4,000.

Two hundred and eighty-three owning more than \$4,000—up to and including \$5,000.

Four hundred and nineteen owning more than \$5,000.

From this table we see that 2,856 bank stockholders, or more than half of the total number, own \$1,000, or less, of the capital stock of Michigan State banks.

This is a gratifying exhibit, as it demonstrates that the banks of Michigan are largely controlled by persons of small means, or those engaged in active business.

EXAMINATIONS.

Each bank and trust company in the State has been visited during the year by an examiner, and an examination made of cash, bills, collaterals or securities, books of account, etc., and I am pleased to report, that, as compared with last year, the banks have greatly improved in their financial condition, and methods of conducting their business.

There is one matter, however, in which there could be great improvement, and that is in the selection of officers and directors.

Too many of the banks of the State elect honorary officers and directors, rather than those who give special attention to the affairs of the bank.

It is my opinion, based on observation, that in reserve cities especially, either the president or vice president, with the cashier, should devote their whole time to the affairs of the association they represent, and not allow themselves to be advertised as doing so, when they spend but a few minutes each day at the bank.

The same can be said of a board of directors. It is better that a banking association elect seven directors that really direct the affairs of the bank, than to elect fifteen because of their social standing, eight of whom

give but little or no attention to the business they are expected to oversee.

In the succeeding pages of this report will be found comparative abstracts of published reports, also detailed statements of each individual State and national bank in Michigan.

RECEIPTS AND EXPENSES.

The amount received during the year from the several banks as fees, being one hundredth part of one per cent of the gross amount of the assets of the bank at the time the examination was made, amounts to \$7,785.21, which has been deposited with the State Treasurer as required by section 40 of the banking law.

The expenses of the department for the year closing December 31, is \$9,114.93, and is made up of the following items:

Salary of T. C. Sherwood, commissioner.....	\$2,500 00
Salary of E. A. Sunderlin, deputy commissioner.....	2,000 00
Salary of L. M. Sherwood, chief clerk and examiner.....	1,500 00
Salary of extra clerk.....	250 00
Expenses incurred in examination of banks.....	2,426 62
Miscellaneous expenses, viz., printing, postage, stationery, etc.	438 31

For list of banks examined, and the amount paid by each, see succeeding pages.

CONCLUSION.

In closing this, my last report as Commissioner of the State Banking Department, I would ask for my successor the same courteous treatment and forbearance that has been so generously extended to me by the bankers of Michigan, during my four years' term as Commissioner.

Whatever of success has attended my efforts in the organization of this new department, very much is due to the bankers of Michigan, who have so willingly seconded my every effort to make uniform, under the new law, the State banking system.

Few persons outside of those actively engaged in banking, have fully appreciated the situation of the State bankers of Michigan during the past four years, or comprehended the crisis through which they have passed, in changing from the old system of banking to the new, with the necessary restrictions and limitations.

Many bankers voted against the adoption of the banking law, because they did not believe the change could be made without a panic, or serious financial complication.

In consummating this change, very much of the work has, of necessity, been somewhat private, for the publication of the changes required of some of the banks which had for years been without adequate supervision, would have created distrust and unnecessary alarm in banking circles, and injured the delinquent bankers who were trying to conform to the requirement of the new law, and clear themselves of unprofitable investments, which had been the accumulation of years.

That this change from the old banking system to the new has been accomplished with the failure of but one bank, is a matter of gratulation among the business men of the State, and speaks well for the integrity

of Michigan bankers, who were willing and ready to set aside personal opinions and personal interests for the public good.

In conclusion, I desire to publicly acknowledge the efficient service of those associated with me in official duties, and wish to express my appreciation of their efforts to make successful the department charged with the execution of the banking law.

THEODORE C. SHERWOOD,

Commissioner of the Banking Department.

Abstract of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on passed days unknown to the bank officer, viz.: May 17, July 12, Sept. 30, Dec. 9, 1892.

Resources.	May 17, 1892, one hundred and thirty banks, three trust com- panies.	July 12, 1892, one hundred and thirty- three banks, three trust companies.	Sept. 30, 1892, one hundred and thirty-six banks, three trust com- panies.	Dec. 9, 1892, one hundred and thirty- eight banks, three trust companies.
Loans and discounts	\$32,959,843 14	\$35,006,044 03	\$37,320,146 04	\$38,883,892 66
Stocks, bonds and mortgages.....	23,369,744 26	24,274,777 96	25,708,760 78	26,843,183 47
Overdrafts	154,177 67	177,660 50	205,941 10	222,549 92
Due from banks in reserve cities.....	9,286,975 22	10,247,354 98	10,855,862 69	9,435,452 69
Due from other banks and bankers.....	496,030 88	466,004 79	650,768 78	526,816 22
Banking house furniture and fixtures.....	1,152,043 08	1,178,781 18	1,250,621 40	1,274,415 65
Other real estate.....	651,492 80	665,133 72	674,715 79	692,412 41
Current expenses and taxes paid.....	273,440 78	78,633 27	252,468 37	364,088 85
Interest and premiums paid	143,943 32	83,561 79	149,067 53	271,426 84
Exchanges for clearing house.....	216,447 81	291,148 93	350,947 70	306,521 91
Checks and cash items.....	175,264 73	238,843 88	251,347 46	209,662 16
Nickels and pennies.....	19,404 61	18,285 07	20,498 99	18,382 56
Gold coin.....	1,061,800 46	1,024,994 61	1,087,670 83	1,039,932 42
Silver coin.....	227,507 12	245,027 39	255,125 17	293,818 72
U. S. and national bank notes.....	2,236,061 00	2,568,607 00	2,179,484 00	2,266,977 00
Totals	\$72,424,176 88	\$76,564,858 10	\$81,213,426 93	\$82,649,533 48
Liabilities.				
Capital stock paid in.....	\$10,295,290 00	\$10,633,610 00	\$10,944,409 67	\$11,109,827 59
Surplus fund.....	1,955,520 52	2,051,262 79	2,052,128 80	2,124,487 81
Undivided profits.....	2,143,640 73	1,582,495 75	2,087,749 41	2,534,015 14
Dividends unpaid.....	1,669 49	46,863 26	7,773 37	5,739 37
Individual deposits subject to check	18,438,101 30	15,610,674 71	18,132,327 12	16,948,803 62
Certificates of deposit.....	7,695,242 74	8,221,217 99	8,619,801 88	9,632,918 47
Savings deposits.....	34,401,192 02	35,906,371 54	36,959,572 87	37,909,010 12
Certified checks.....	50,957 82	27,483 51	60,753 83	67,981 89
Cashiers' checks outstanding.....	87,764 06	31,312 20	190,669 18	36,445 82
Due to banks and bankers.....	2,153,587 13	2,140,962 93	1,950,080 11	1,869,563 31
Notes and bills re-discounted.....	153,211 07	252,103 42	108,511 15	279,390 41
Bills payable	48,000 00	60,500 00	99,649 54	131,349 93
Totals	\$72,424,176 88	\$76,564,858 10	\$81,213,426 93	\$82,649,533 48

REPORT OF THE COMMISSIONER OF

Comparative abstract, giving the increase in the volume of business as shown by the December reports of Michigan State banks for the years 1889, 1890, 1891 and 1892, as made to the Commissioner of the Banking Department.

Resources.	Dec. 11, 1889, ninety banks, two trust companies.	Dec. 19, 1890, one hundred and six banks, two trust companies.	Dec. 2, 1891, one hundred and twenty- one banks, three trust cos.	Dec. 9, 1892, one hundred and thirty- eight banks, three trust cos.
Loans and discounts	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66
Stocks, bonds and mortgages	15,645,031 54	18,846,637 08	21,308,913 14	26,843,183 47
Overdrafts	165,315 19	183,645 30	195,618 49	222,549 92
Due from banks in reserve cities	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69
Due from other banks and bankers	298,942 90	371,808 62	468,162 59	526,816 22
Banking house furniture and fixtures	523,466 20	714,313 50	941,191 77	1,274,415 65
Other real estate	253,782 59	311,476 52	350,381 69	692,412 41
Expenses and taxes paid	276,624 57	266,114 72	307,336 48	364,088 85
Interest and premiums paid	210,872 79	217,130 03	145,482 78	271,426 84
Exchanges for clearing house	200,024 37	152,723 76	319,354 22	306,521 91
Checks and cash items	150,252 88	308,018 92	242,213 13	209,662 16
Nickels and pennies	11,720 48	11,047 14	15,630 82	18,382 56
Gold coin	396,827 00	483,564 49	849,656 57	1,039,932 42
Silver coin	171,666 15	167,925 17	215,054 78	293,818 72
U. S. and national bank notes	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00
Totals	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48
Liabilities.				
Capital stock paid in	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59
Surplus fund	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81
Undivided profits	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14
Dividends unpaid	2,571 63	6,234 60	2,158 87	5,789 37
Individual deposits	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62
Certificates of deposits	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47
Savings deposits	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12
Certified checks	29,987 61	40,450 93	37,541 35	67,981 89
Cashiers' checks outstanding	21,097 57	5,802 67	30,594 71	36,445 82
Due to banks and bankers	809,678 07	1,825,103 37	1,599,224 96	1,869,563 31
Notes and bills re-discounted	986,429 76	517,866 12	391,719 61	279,390 41
Bills payable	37,000 00	44,700 00	51,200 00	131,349 93
Totals	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48

Abstract showing the total volume of business transacted by the State and national banks of Michigan, as shown by reports made Dec. 9 to the Commissioner of the Banking Department.

Resources.	Dec. 9, 1892, one hundred and thirty- eight State banks, three trust cos.	Dec. 9, 1892, one hundred and four national banks.	Total.
Loans and discounts.....	\$38,883,892 66	\$52,752,163 51	\$91,636,056 17
Stocks, bonds and mortgages.....	26,843,183 47	5,623,070 40	32,466,253 87
Overdrafts.....	222,549 92	292,210 95	514,760 87
Due from banks in reserve cities.....	9,435,452 69	8,304,177 63	17,739,630 32
Due from other banks and bankers.....	526,816 22	2,457,593 23	2,984,409 45
Banking house furniture and fixtures.....	1,274,415 65	1,092,330 52	2,366,746 17
Other real estate.....	692,412 41	597,433 76	1,289,846 17
Current expenses and taxes paid.....	364,088 85	330,626 32	694,715 17
Interest paid.....	258,417 13		258,417 13
Due from United States Treasurer.....		201,723 10	201,723 10
Premiums paid.....	13,009 71	415,932 79	428,942 50
Cash, checks and exchanges.....	4,135,294 77	6,168,423 89	10,303,718 66
Totals.....	\$82,649,533 48	\$78,235,686 10	\$160,885,219 58
Liabilities.			
Capital stock paid in.....	\$11,109,827 59	\$15,034,000 00	\$26,143,827 59
Surplus and undivided profits.....	4,658,502 95	6,233,823 28	10,892,326 23
Dividends unpaid.....	5,739 37	18,212 61	23,951 98
Deposits.....	<div> <div>Commercial..... \$26,686,149 80</div> <div>Savings..... 37,909,010 12</div> </div>	<div>64,595,159 92</div> <div>42,739,642 91</div>	<div>107,334,802 83</div>
Due to banks and bankers.....	1,869,563 31	9,946,624 23	11,816,187 54
National bank notes outstanding.....		3,281,300 00	3,281,300 00
Notes and bills re-discounted.....	279,390 41	466,083 07	745,473 48
Liabilities other than those above stated.....		516,000 00	516,000 00
Bills payable.....	131,349 93		131,349 93
Totals.....	\$82,649,533 48	\$78,235,686 10	\$160,885,219 58

Abstract of reports made by the national banks of Michigan to the Commissioner of the Banking Department May 17, July 12, Sept. 30, and Dec. 9, 1892. For reports of individual national banks see succeeding pages.

Resources.	May 17, 1892, one hundred and four nat'l banks.	July 12, 1892, one hundred and four nat'l banks.	Sept. 30, 1892, one hundred and four nat'l banks.	Dec. 9, 1892, one hundred and four nat'l banks.
Loans and discounts	\$50,533,848 87	\$50,030,874 94	\$52,215,651 24	\$52,752,163 51
Stocks, bonds and mortgages	4,197,255 16	4,202,686 33	4,230,191 68	5,623,070 40
Overdrafts	193,686 50	266,896 15	260,230 71	292,210 95
Due from banks in reserve cities	8,013,597 36	9,182,721 11	9,763,423 55	8,304,177 63
Due from other banks and bankers	2,290,548 90	2,761,873 97	3,018,966 33	2,457,593 23
Banking house furniture and fixtures	1,054,308 77	1,071,448 42	1,075,409 89	1,092,330 52
Other real estate	654,982 08	567,904 87	552,327 33	597,433 76
Current expenses and taxes paid	276,997 63	58,329 73	218,224 99	330,626 32
Due from U. S. Treasurer	145,126 06	168,369 56	167,531 11	201,723 10
Premiums on U. S. bonds	310,609 16	284,711 16	286,132 79	415,982 79
Cash, checks and exchanges	6,202,872 05	6,593,736 80	6,293,133 31	6,168,423 89
Totals	\$73,873,827 54	\$75,189,552 54	\$78,081,222 93	\$78,235,686 10
Liabilities.				
Capital stock paid in	\$15,034,000 00	\$15,034,000 00	\$15,034,000 00	\$15,034,000 00
Surplus and undivided profits	6,028,671 98	5,444,052 00	5,874,223 17	6,233,823 28
Dividends unpaid	13,800 16	58,439 30	29,544 99	18,212 61
Individual deposits	40,733,418 31	41,545,111 28	43,507,886 74	42,409,084 23
United States deposits	493,970 61	387,640 65	373,271 76	330,558 68
National bank notes outstanding	2,553,100 00	2,561,740 00	2,582,550 00	3,281,300 00
Due to banks and bankers	8,659,251 48	9,966,280 37	10,539,217 87	9,946,624 23
Notes and bills re-discounted	335,586 60	177,488 91	132,528 40	466,083 07
Liabilities other than those above stated				516,000 00
Bills payable	22,028 40	14,800 00	5,000 00	
Totals	\$73,873,827 54	\$75,189,552 54	\$78,081,222 93	\$78,235,686 10

Comparative abstract showing the increase in the business of the national banks of the State from the December reports of the years 1889, 1890, 1891 and 1892, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	Dec. 11, 1889, one hundred and thirteen national banks.	Dec. 19, 1890, one hundred and nine national banks.	Dec. 2, 1891, one hundred and six national banks.	Dec. 9, 1892, one hundred and four national banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,875 32	\$48,424,955 39	\$52,752,163 51
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95
Due from reserve agents.....	5,373,805 17	6,000,333 99	6,942,032 64	8,304,177 63
Due from other banks and bankers.....	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23
Banking house furniture and fixtures.....	1,161,347 88	1,115,007 50	1,140,593 47	1,092,330 52
Other real estate.....	696,499 38	807,729 15	654,818 49	597,433 76
Current expenses and taxes paid.....	314,041 78	316,798 82	308,899 32	330,626 32
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79
Checks and cash items.....	206,917 13	252,540 59	222,864 76	269,288 40
Cash.....	5,156,435 60	5,363,033 64	5,367,462 12	5,479,123 70
Due from U. S. Treasurer.....	175,937 44	166,537 96	155,501 41	201,723 10
Premiums on U. S. bonds.....	506,812 27	416,961 40	326,649 58	415,932 79
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10
Liabilities.				
Capital stock paid in.....	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,034,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29
Undivided profits.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61
Individual deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23
United States deposits.....		566,999 05	483,927 31	330,558 68
Due banks and bankers.....	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23
National bank notes outstanding.....	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00
Notes and bills re-discounted.....	658,903 69	689,166 46	462,157 73	466,083 07
Bills payable.....		100 60	23,000 00	-----
Liabilities other than those above stated.....			2,274 38	516,000 00
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10

DETROIT.

Abstract of published reports of the fifteen State and eight national banks and two trust companies in the city of Detroit. as made to the Commissioner of the State Banking Department Dec. 9, 1892.

Resources.	Dec. 9, 1892, fifteen State banks, two trust com- panies.	Dec. 9, 1892, eight national banks.	Total.
Loans and discounts.....	\$15,804,931 51	\$18,120,266 78	\$33,925,198 29
Stocks, bonds and mortgages.....	17,755,034 83	1,886,285 02	19,591,319 85
Overdrafts.....	10,777 83	25,437 70	36,215 03
Due from banks in reserve cities.....	5,150,265 95	2,732,190 90	7,882,456 85
Due from other banks and bankers.....	220,192 17	1,373,840 40	1,594,032 57
Banking house furniture and fixtures.....	402,106 81	16,803 50	418,910 31
Other real estate.....	464,700 75	105,214 97	569,915 72
Current expenses and taxes paid.....	115,270 69	60,102 60	175,373 29
Interest paid.....	75,963 99		75,963 99
Due from U. S. Treasurer.....		63,606 60	63,606 60
Premiums paid.....	6,565 00	214,000 00	220,565 00
Cash, checks and exchanges.....	2,242,610 95	2,565,122 46	4,807,733 41
Totals.....	\$42,248,419 98	\$27,112,870 93	\$69,361,290 91
Liabilities.			
Capital stock paid in.....	\$3,780,000 00	\$4,400,000 00	\$8,180,000 00
Surplus and undivided profits.....	1,784,052 90	1,287,121 71	3,071,174 61
Dividends unpaid.....	286 97	36 75	323 72
Deposits.....	<div> <div>Commercial..... \$8,956,777 04</div> <div>Savings..... 26,011,419 29</div> </div>	34,968,196 33	46,245,381 66
Due to banks and bankers.....	1,658,883 78	8,609,568 05	10,268,451 83
National bank notes outstanding.....		760,140 00	760,140 00
Notes and bills re-discounted.....		262,819 09	262,819 09
Liabilities other than those above stated.....		516,000 00	516,000 00
Bill's payable.....	57,000 00		57,000 00
Totals.....	\$42,248,419 98	\$27,112,870 93	\$69,361,290 91

GRAND RAPIDS.

Abstract of published reports of the four State and five national banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the State Banking Department, December 9, 1892.

Resources.	Dec. 9, 1892, four State banks, one trust com- pany.	Dec. 9, 1892, five national banks.	Total.
Loans and discounts.....	\$2,408,399 85	\$6,107,432 68	\$8,515,832 48
Stocks, bonds and mortgages.....	1,280,287 28	315,184 80	1,595,472 08
Overdrafts.....	2,380 76	21,683 35	24,014 11
Due from banks in reserve cities.....	660,716 81	1,221,597 38	1,882,314 14
Due from other banks and bankers.....	96,807 59	151,607 43	248,415 02
Banking house furniture and fixtures.....	67,276 24	105,214 67	172,490 91
Other real estate.....	18,590 92	95,828 58	113,919 45
Current expenses and taxes paid.....	30,082 30	38,948 38	68,980 68
Interest paid.....	37,550 98		37,550 98
Due from U. S. Treasurer.....		17,925 00	17,925 00
Premiums on U. S. bonds.....		33,000 00	33,000 00
Cash, checks and exchanges.....	103,903 73	753,336 34	857,240 07
Totals.....	\$4,705,946 46	\$8,861,208 46	\$13,567,154 92
Liabilities.			
Capital stock paid in.....	\$699,636 34	\$2,200,000 00	\$2,899,636 34
Surplus and undivided profits.....	239,855 44	635,537 57	875,393 01
Dividends unpaid.....	40 00	1,500 00	1,540 00
Deposits..... { Commercial..... \$2,479,178 69 } { Savings..... 1,273,988 99 }	3,753,167 68	5,087,981 35	8,841,149 03
Due to banks and bankers.....	13,247 00	736,869 54	750,116 54
National bank notes outstanding.....		199,320 00	199,320 00
Notes and bills re-discounted.....			
Bills payable.....			
Totals.....	\$4,705,946 46	\$8,861,208 46	\$13,567,154 92

REPORT OF THE COMMISSIONER OF

SAGINAW.

Abstract of published reports of the five State and five national banks in the city of Saginaw, as made to the Commissioner of the State Banking Department, December 9, 1892.

Resources.	Dec. 9, 1892, five State banks.	Dec. 9, 1892, five national banks.	Total.
Loans and discounts.....	\$2,891,244 21	\$3,553,979 88	\$6,450,224 09
Stocks, bonds and mortgages.....	817,597 51	544,100 13	1,361,697 64
Overdrafts.....	5,649 77	14,265 31	19,915 08
Due from banks in reserve cities.....	559,752 43	555,195 72	1,114,948 15
Due from other banks and bankers.....	5,827 29	39,001 32	44,828 61
Banking house furniture and fixtures.....	85,215 49	47,500 00	132,715 49
Other real estate.....	6,324 91		6,324 91
Current expenses and taxes paid.....	18,233 88	36,233 51	54,467 39
Interest paid.....	2,819 63		2,819 63
Due from U. S. Treasurer.....		24,687 50	24,687 50
Premiums paid.....	5,897 00	12,500 00	18,397 00
Cash, checks and exchanges.....	129,978 32	264,846 44	394,824 76
Totals.....	\$4,528,540 44	\$5,097,309 81	\$9,625,850 25
Liabilities.			
Capital stock paid in.....	\$500,000 00	\$950,000 00	\$1,450,000 00
Surplus and undivided profits.....	296,276 04	594,754 19	891,030 23
Dividends unpaid.....		100 00	100 00
Deposits..... { Commercial..... \$1,535,900 72 } { Savings..... 2,077,144 13 }	3,613,044 85	2,923,213 46	6,536,258 31
Due to banks and bankers.....	119,219 55	143,417 85	262,637 40
National bank notes outstanding.....		479,850 00	479,850 00
Notes and bills re-discounted.....		5,974 31	5,974 31
Bills payable.....			
Totals.....	\$4,528,540 44	\$5,097,309 81	\$9,625,850 25

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Abstract of published reports of the five State and two national banks in the Bay Cities, as made to the Commissioner of the State Banking Department, December 9, 1892.

Resources.	Dec. 9, 1892, five State banks.	Dec. 9, 1892, two national banks.	Total.
Loans and discounts.....	\$2,043,217 30	\$1,622,378 80	\$3,665,596 10
Stocks, bonds and mortgages.....	337,805 77	106,637 50	444,443 27
Overdrafts	14,375 04	350 27	14,725 31
Due from banks in reserve cities	278,917 17	215,115 74	494,032 91
Due from other banks and bankers.....	23,624 09	39,750 03	63,374 12
Banking house furniture and fixtures	21,635 25	38,000 00	59,635 25
Other real estate.....	11,395 38	-----	11,395 38
Current expenses and taxes paid	23,290 80	12,824 60	36,115 40
Interest paid.....	11,251 11	-----	11,251 11
Due from U. S. Treasurer.....	-----	4,500 00	4,500 00
Premiums on U. S. bonds.....	-----	6,000 00	6,000 00
Cash, checks and exchanges	134,052 89	141,204 82	275,257 71
Totals.....	\$2,899,614 80	\$2,186,761 76	\$5,086,376 56
Liabilities.			
Capital stock paid in	\$400,000 00	\$450,000 00	\$850,000 00
Surplus and undivided profits.....	246,564 68	244,838 36	491,403 04
Dividends unpaid.....	60 40	7,175 00	7,235 40
Deposits ----- { Commercial..... \$1,233,803 71 } { Savings..... 974,098 09 }	2,207,906 80	1,318,831 84	3,526,238 64
Due to banks and bankers.....	17,292 07	76,416 56	93,708 63
National bank notes outstanding	-----	90,000 00	90,000 00
Notes and bills re-discounted	27,790 85	-----	27,790 85
Bills payable.....	-----	-----	-----
Totals.....	\$2,899,614 80	\$2,186,761 76	\$5,086,376 56

The following is a list of the banks examined and the amount paid by each, as required by section 40 of the banking law:

Name of bank.	Location.	Amount.
Central Savings Bank	Detroit	\$52 60
Home Savings Bank	Detroit	124 36
Michigan State Bank	Eaton Rapids	17 57
Williamston State Bank	Williamston	12 30
First State and Savings Bank	Mason	12 55
People's Savings Bank	Detroit	733 59
State Bank of Fenton	Fenton	15 04
Hastings City Bank	Hastings	18 13
Farmers and Merchants' Bank	Nashville	10 68
Belding Savings Bank	Belding	13 14
Ionia County Savings Bank	Ionia	36 38
City Savings Bank	Detroit	121 45
State Savings Bank	Detroit	327 43
Owosso Savings Bank	Owosso	30 57
Clinton County Savings Bank	St. Johns	18 22
State Bank	St. Johns	20 99
First State Savings Bank	Niles	10 00
City Bank	Dowagiac	24 39
First State Bank	Holland	16 71
Holland City State Bank	Holland	14 05
Muskegon Savings Bank	Muskegon	31 96
Whitehall State Savings Bank	Whitehall	19 08
Oceana County Savings Bank	Hart	14 11
Lapeer County Bank	Imlay City	19 67
Pioneer Bank	North Branch	10 03
Genesee County Savings Bank	Flint	73 81
People's Bank	Leslie	11 23
Farmers' Bank	Grass Lake	11 37
Farmers' State Bank	Concord	10 00
People's Bank	Manchester	14 79
State Bank	Carson City	12 02
First State Bank	Decatur	12 12
Wayne County Savings Bank	Detroit	599 33
Peninsular Savings Bank	Detroit	276 86
Paw Paw Savings Bank	Paw Paw	13 95
Am. Commercial Savings Bank	Saginaw	26 29
People's Savings Bank of East Saginaw	Saginaw	54 48
State Bank of Midland	Midland	14 23

LIST OF BANKS EXAMINED.—Continued.

Name of bank.	Location.	Amount.
Midland County Savings bank	Midland	\$10 00
Shiawassee County Bank	Durand	10 00
First State and Savings Bank	Flushing	21 15
Mt. Clemens Savings Bank	Mt. Clemens	62 42
Oxford Savings Bank	Oxford	12 07
Ann Arbor Savings Bank	Ann Arbor	93 26
Farmers and Merchants' Bank	Ann Arbor	50 20
Ypsilanti Savings Bank	Ypsilanti	32 73
People's Savings Bank	West Bay City	13 46
Bay County Savings Bank	Bay City	43 18
First State and Savings Bank	Holly	13 59
Wayne Savings Bank	Wayne	12 85
Farmers and Merchants' Bank	Milan	10 00
First State and Savings Bank	Marine City	10 00
Commercial and Savings Bank	St. Clair	18 72
Hillsdale Savings Bank	Hillsdale	34 54
State Bank of Reading	Reading	11 08
First State Bank	Hillsdale	16 24
Grosvenor Savings Bank	Jonesville	21 18
First State Bank of Homer	Homer	10 00
Farmers' State Bank	Homer	10 00
Antrim County State Savings Bank	Mancelona	10 00
Charlevoix Savings Bank	Charlevoix	10 00
First State Bank	Petoskey	10 00
Sault Savings Bank, Loan and Trust Co.	Sault Ste Marie	17 62
Newberry Savings Bank	Newberry	10 00
Peninsula Bank	Ishpeming	28 89
The Manistique Bank	Manistique	20 12
Marquette County Savings Bank	Marquette	43 09
Merchants and Miners' Bank	Calumet	72 63
Superior Savings Bank	Hancock	33 62
State Bank of Crystal Falls	Crystal Falls	10 00
Commercial Bank	Iron Mountain	14 06
Detroit River Savings Bank	Detroit	29 76
Lake Odessa Savings Bank	Lake Odessa	10 00
Tawas State Savings Bank	East Tawas	10 00
Iosco County Savings Bank	Oscoda	27 15
Commercial Bank	Bay City	49 73
Commercial Savings Bank	Adrian	56 67

REPORT OF THE COMMISSIONER OF

LIST OF BANKS EXAMINED.—*Continued.*

Name of bank.	Location.	Amount.
Lenawee County Savings Bank	Adrian	\$70 43
Boies State Savings Bank	Hudson	10 00
Lansing State Savings Bank	Lansing	50 55
People's Savings Bank	Lansing	29 55
Farmers' Bank	Mason	23 56
Traverse City State Bank	Traverse City	62 53
Elk Rapids Savings Bank	Elk Rapids	10 00
Manistee County Savings Bank	Manistee	19 75
Commercial and Savings Bank	Ludington	21 77
State Savings Bank	Lapeer	10 00
West Michigan Savings Bank	Bangor	10 00
First State Bank	South Haven	23 27
First State Savings Bank	Howell	17 73
Union Banking Co.	St. Joseph	31 41
Farmers and Merchants' Bank	Benton Harbor	30 67
People's Savings Bank	Grand Rapids	56 44
State Savings Bank	Fowler	10 00
Savings Bank of East Saginaw	Saginaw	159 62
Bank of Saginaw	Saginaw	129 68
Saginaw County Savings Bank	Saginaw	46 67
Monroe County Bank	Dundee	10 00
Lowell State Bank	Lowell	16 30
Mecosta County Savings Bank	Big Rapids	12 23
State Bank of Middleville	Middleville	10 45
Citizen's Commercial and Savings Bank	Flint	61 22
Michigan Savings Bank	Detroit	162 21
Wyandotte Savings Bank	Wyandotte	28 95
Marine Savings Bank	Marine City	25 29
Clare County Savings Bank	Clare	10 21
Commercial Bank	Mt. Pleasant	10 43
People's Savings Bank	Mt. Pleasant	14 85
Commercial Savings Bank	St. Louis	10 00
St. Clair County Savings Bank	Port Huron	21 14
Port Huron Savings Bank	Port Huron	66 78
Commercial Bank	Port Huron	55 72
Thompson Savings Bank	Hudson	10 00
Kalamazoo Savings Bank	Kalamazoo	74 87
City Bank	Battle Creek	76 07
Branch County Savings Bank	Coldwater	24 23

THE BANKING DEPARTMENT.

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LIST OF BANKS EXAMINED.—Continued.

Name of bank.	Location.	Amount.
State Bank	White Pigeon	\$11 40
Citizens' State Bank	Sturgis	18 86
First State Savings Bank	Three Rivers	15 41
Citizens' Savings Bank	Detroit	165 19
Kent County Savings Bank	Grand Rapids	141 83
State Bank of Michigan	Grand Rapids	44 63
State Savings Bank	Ann Arbor	10 00
Union Bank	Jackson	90 30
Jackson City Bank	Jackson	73 96
Ingham County Savings Bank	Lansing	36 68
Grand Rapids Savings Bank	Grand Rapids	151 44
Michigan Trust Company	Grand Rapids	74 74
Detroit Savings Bank	Detroit	562 98
American Banking and Savings Association	Detroit	123 41
German American Bank	Detroit	116 66
Dime Savings Bank	Detroit	161 62
Union Trust Company	Detroit	80 95
Fidelity Loan and Trust Company	Detroit	10 00
Lumberman's State Bank	West Bay City	58 56
Bay City Bank	Bay City	105 06
State Bank of Perry	Perry	10 00
Commercial Savings Bank	Marshall	10 00
Chelsea Savings Bank	Chelsea	26 07
Central Michigan Savings Bank	Lansing	90 85
Northville State Savings Bank	Northville	10 00
First Commercial Bank	Pontiac	10 00
Home Savings Bank	Kalamazoo	10 00
Citizens' State Bank	South Haven	10 00
Mechanics' Bank	Detroit	144 72
Oakland County Savings Bank	Pontiac	10 00
Plymouth Savings Bank	Plymouth	20 24

REPORTS

OF THE

STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT

MAY 17, JULY 12, SEPTEMBER 30, AND DECEMBER 9.

1892.

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President*; S. HOWELL, *Vice President and Cashier*; E. N. SMITH, *Assistant Cashier*.DIRECTORS—W. J. Cocker, Seymour Howell, C. R. Miller, Norman Geddes, A. Bennett, A. M. Stephenson,
Chas. Bowerfind, D. Metcalf, E. C. Sword.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$140,313 26	\$134,183 43	\$146,734 62	\$145,499 73
Stocks, bonds and mortgages.....	320,654 54	331,801 17	333,729 67	335,460 54
Overdrafts.....	1,819 00	4,383 52	1,384 21	4,360 02
Due from banks in reserve cities.....	71,301 04	61,396 90	37,321 46	42,864 26
Due from other banks and bankers.....	457 78	620 14	-----	719 46
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,526 93	2,526 93	2,526 93	2,526 93
Other real estate.....	4,512 32	1,711 76	1,711 76	2,711 76
Current expenses and taxes paid.....	5,565 93	358 37	1,257 78	3,362 80
Interest paid.....	9,266 32	299 28	671 85	5,113 31
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	785 68	2,438 59	640 47	3,620 42
Nickels and pennies.....	127 43	87 71	111 09	91 15
Gold coin.....	7,395 50	6,022 50	5,192 50	8,790 00
Silver coin.....	1,266 00	2,149 45	2,265 50	1,293 60
U. S. and national bank notes.....	16,287 00	21,484 00	17,622 00	15,650 00
Totals.....	\$582,278 73	\$569,463 75	\$551,169 84	\$572,063 98
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00
Undivided profits.....	27,094 42	13,128 00	18,103 31	23,945 99
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	131,717 57	125,179 44	112,805 96	100,378 60
Certificates of deposit.....	70,561 22	76,224 65	73,625 08	67,139 80
Savings deposits.....	267,675 97	265,129 26	258,959 76	256,620 03
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	229 55	4,802 40	2,675 73	3,979 56
Notes and bills rediscounted.....	-----	-----	-----	30,000 00
Bills payable.....	-----	-----	-----	-----
Totals.....	\$582,278 73	\$569,463 75	\$551,169 84	\$572,063 98

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

J. R. BENNETT, *President*; H. V. C. HART, *Vice President and Cashier*; C. D. HARDY, *Assistant Cashier*.

DIRECTORS—Joseph R. Bennett, Jno. A. Severens, Clinton D. Hardy, Herman V. C. Hart, Wm. S. Wilcox.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$27,192 28	\$24,799 42	\$23,472 91	\$18,295 54
Stocks, bonds and mortgages	549,239 00	549,548 00	552,350 50	553,210 50
Overdrafts	225 97	199 44	304 37	242 65
Due from banks in reserve cities	61,520 50	92,556 98	84,658 56	58,176 03
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate	1,259 55	487 10	1,147 75	487 10
Current expenses and taxes paid	2,325 31	3,435 53	4,441 68	5,894 79
Interest paid	407 73	7,665 35	7,739 74	15,385 23
Premiums paid	449 80	449 80	449 80	472 71
Checks and cash items	589 61	317 46	413 63	230 00
Nickels and pennies			977 20	619 38
Gold coin	7,565 00	7,835 00	9,375 00	8,300 00
Silver coin	450 21	669 60		
U. S. and national bank notes	32,303 00	18,522 00	19,631 00	11,684 00
Totals	\$683,477 96	\$706,485 68	\$704,962 14	\$672,988 93
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	17,266 61	22,399 93	25,582 45	36,143 32
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits	548,751 39	567,708 68	563,522 62	521,314 54
Certified checks				
Cashiers' checks outstanding	2,459 96	1,382 07	857 07	531 07
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$683,477 96	\$706,485 68	\$704,962 14	\$672,988 93

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869. Reorganized December 9, 1889.

CHRISTIAN MACK, *President*; WM. D. HARRIMAN, *Vice President*; CHAS. E. HISCOCK, *Cashier*; M. J. FRITZ, *Assistant Cashier*.

DIRECTORS—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock, Willard B. Smith, L. Gruner.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$437,500 28	\$431,474 01	\$412,001 40	\$457,587 15
Stocks, bonds and mortgages	287,675 12	310,464 37	380,711 94	395,549 98
Overdrafts	6,380 28	6,088 83	4,032 13	3,561 82
Due from banks in reserve cities	203,243 35	180,494 19	102,129 27	71,557 88
Due from other banks and bankers	1,401 96	1,106 75	592 50	1,269 13
Banking house		13,500 00	13,500 00	13,500 00
Furniture and fixtures	1,930 85	1,930 85	1,930 85	2,930 85
Other real estate		3,076 81	5,924 43	4,997 07
Current expenses and taxes paid	2,511 68	27 31	1,872 80	3,614 98
Interest paid				
Exchanges for clearing house				
Checks and cash items	256 48	1,121 73	1,469 66	361 21
Nickels and pennies	83 13	61 88	133 82	97 92
Gold coin	15,000 00	15,000 00	15,000 00	15,000 00
Silver coin	1,800 00	1,500 00	3,300 00	2,300 00
U. S. and national bank notes	13,172 00	11,803 00	21,806 00	10,543 00
Totals	\$970,955 13	\$982,649 73	\$999,404 80	\$987,875 99
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	51,500 36	44,106 91	52,161 08	61,173 29
Dividends unpaid	377 00	558 00	348 00	456 00
Individual deposits subject to check	189,317 80	167,246 46	174,881 05	154,977 58
Certificates of deposit	47,763 53	56,167 87	49,387 58	52,349 00
Savings deposits	531,815 84	564,570 49	572,478 50	568,390 84
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	180 60		148 59	29 23
Notes and bills re-discounted				
Bills payable				
Totals	\$970,955 13	\$982,649 73	\$999,404 80	\$987,875 99

No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; EDWARD DUFFY, *Vice President*; FREDERICK H. BELSER, *Cashier*.

DIRECTORS—Edward Duffy, Wm. C. Stevens, Chas. E. Green, Ambrose Kearney, W. F. Breakey, D. F. Schairer, Reuben Kempf, Junius E. Beal, G. F. Allmendinger.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$277,216 78	\$289,938 39	\$350,682 10	\$334,785 47
Stocks, bonds and mortgages.....	96,696 07	106,501 07	121,861 07	117,311 07
Overdrafts.....	7,037 09	5,720 70	12,724 44	6,128 30
Due from banks in reserve cities.....	53,687 72	66,891 51	21,468 21	33,955 01
Due from other banks and bankers.....	4,962 00	4,815 40	13,840 06	14,311 11
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,290 48	51 25	1,304 44	2,336 03
Interest paid.....	3,343 17	611 10	1,777 45	4,747 13
Exchanges for clearing house.....				
Checks and cash items.....	265 29	1,168 23	2,927 86	1,571 71
Nickels and pennies.....	182 29	5 18	168 47	24 21
Gold coin.....	5,145 00	6,362 56	5,340 09	7,584 80
Silver coin.....	1,882 35	779 40	971 70	1,971 15
U. S. and national bank notes.....	19,452 00	18,284 00	8,095 00	9,599 00
Totals.....	\$474,560 24	\$504,128 73	\$543,660 80	\$537,324 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	16,557 65	11,169 06	16,174 73	21,039 57
Dividends unpaid.....		270 00	30 00	
Individual deposits subject to check.....	170,635 58	176,172 33	162,576 85	126,801 77
Certificates of deposit.....	166,101 36	193,062 08	239,250 54	253,859 51
Savings deposits.....	61,265 65	63,455 26	65,547 27	75,654 14
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			81 41	
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$474,560 24	\$504,128 73	\$543,660 80	\$537,324 99

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

A. L. NOBLE, *President*; WM. ARNOLD, *Vice President*; W. J. BOOTH, *2d Vice President*; ROBERT PHILLIPS, *Cashier*.

DIRECTORS—Eugene F. Mills, John Heinzman, John Haarer, Wm. J. Booth, Dan. Zimmerman, John Sheehan, Adelbert L. Noble, Wm. Arnold, Eugene E. Beal, Henry J. Brown, Jeremiah D. Ryan, James H. Wade, Geo. P. Glazier, Herman Hutzal, John Koch.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....				

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; A. CHAPMAN, *Vice President*; GEO. CHAPMAN, *Cashier*.

DIRECTORS—Alvin Chapman, J. E. Ferguson, David K. Charles, J. G. Miller, Geo. Chapman, Wm. Bradwell, Anson, Goss, N. W. Drake, John E. Sebring, Rebecca Clark.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$33,349 02	\$31,377 91	\$33,523 65	\$41,202 31
Stocks, bonds and mortgages.....	13,368 86	12,718 86	13,087 86	12,696 86
Overdrafts.....	186 95	257 44	401 39	59 79
Due from banks in reserve cities.....	11,169 49	16,537 98	15,674 90	2,194 60
Due from other banks and bankers.....			256 69	252 86
Banking house.....				
Furniture and fixtures.....	328 40	328 40	328 40	328 40
Other real estate.....	2,150 00	2,150 00	2,150 00	2,150 00
Current expenses and taxes paid.....	954 65	200 80	477 36	1,091 32
Interest paid.....	312 96	18 58	158 72	378 19
Exchanges for clearing house.....				
Checks and cash items.....	447 00	94 05	210 78	
Nickels and pennies.....	88 39	66 79	70 02	47 61
Gold coin.....	1,700 00	600 00	400 00	1,000 00
Silver coin.....	770 00	770 00	1,000 00	1,000 00
U. S. and national bank notes.....	3,700 00	3,000 00	2,500 00	2,300 00
Totals.....	\$68,525 72	\$68,120 81	\$70,239 77	\$64,701 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	315 00	375 00	375 00	375 00
Undivided profits.....	1,392 30	303 70	1,000 45	2,345 54
Dividends unpaid.....				
Individual deposits subject to check.....	13,604 87	13,359 58	12,634 72	7,823 69
Certificates of deposit.....	3,915 60	3,695 67	4,043 10	4,911 02
Savings deposits.....	23,661 83	25,357 00	27,186 50	24,246 69
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	636 12	29 86		
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$68,525 72	\$68,120 81	\$70,239 77	\$64,701 94

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRED, *President*; RALDON P. KINGMAN, *Vice President*; FREDERICK A. ALLWARDT, *Cashier*.

DIRECTORS—Willard H. Eldred, Richmond Kingman, Rodolphus Sanderson, Simon H. Morley, Joseph M. Ward, Raldon P. Kingman, Nelson Eldred.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$104,350 84	\$466,839 56	\$481,208 96	\$476,534 18
Stocks, bonds and mortgages.....	88,638 25	88,434 25	89,635 92	97,610 92
Overdrafts.....	3,746 60	3,865 31	7,050 63	9,801 94
Due from banks in reserve cities.....	158,636 64	142,574 80	140,069 72	92,092 42
Due from other banks and bankers.....	9,444 02	3,651 47	5,941 58	4,998 14
Banking house.....				
Furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate.....	7,146 90	7,060 15	5,760 15	5,760 15
Current expenses and taxes paid.....	1,774 49	55 22	879 70	2,057 19
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	208 82	391 22	1,014 85	1,963 72
Nickels and pennies.....	425 45	220 40	86 35	78 37
Gold coin.....	1,651 00	390 50	1,613 00	2,455 50
Silver coin.....	3,618 70	3,831 75	2,609 85	1,540 25
U. S. and national bank notes.....	11,724 00	14,637 00	11,378 00	15,854 00
Totals.....	\$689,165 71	\$734,744 63	\$750,048 71	\$713,046 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	54,667 03	54,728 03	54,728 03	54,728 03
Undivided profits.....	7,682 99	1,825 71	4,985 58	5,992 29
Dividends unpaid.....				
Individual deposits subject to check.....	116,886 56	142,302 36	152,110 04	128,518 00
Certificates of deposit.....	39,512 31	35,775 46	43,907 37	34,682 99
Savings deposits.....	420,416 82	449,513 07	442,892 45	439,125 47
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			1,475 24	
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$689,165 71	\$734,744 63	\$750,048 71	\$713,046 78

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

H. N. WATROUS, *President*; C. C. WHITNEY, *Vice President*; W. O. CLIFT, *Cashier*.

DIRECTORS—H. N. Watrous, C. C. Whitney, C. B. Chatfield, W. H. Miller, G. K. Jackson, Thos. A. B. Weadock, C. R. Hawley, L. E. Noyes, W. O. Clift.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$397,025 91	\$380,741 23	\$385,109 23	\$429,259 89
Stocks, bonds and mortgages	2,500 00	2,500 00	2,500 00	2,500 00
Overdrafts	1,508 81	1,469 95	599 24	2,780 08
Due from banks in reserve cities	16,531 95	61,367 93	96,281 78	39,397 39
Due from other banks and bankers	13,996 67	19,286 22	14,070 63	19,785 40
Banking house				
Furniture and fixtures	6,444 92	6,444 92	6,444 92	6,444 92
Other real estate				
Current expenses and taxes paid	5,042 83	1,049 33	2,458 07	7,251 35
Interest paid				
Exchanges for clearing house	1,174 16	2,035 92	2,938 05	4,157 29
Checks and cash items	121 55	110 00	102 65	62 25
Nickels and pennies	145 18	75 73	179 35	45 36
Gold coin	6,332 50	7,730 00	3,707 50	10,345 00
Silver coin	2,447 00	3,893 00	2,140 00	5,492 00
U. S. and national bank notes	23,645 00	24,042 00	22,879 00	27,816 00
Totals	\$476,916 48	\$510,746 23	\$544,410 42	\$555,336 93
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	24,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	9,772 29	2,464 79	7,385 14	12,354 57
Dividends unpaid		342 00		
Individual deposits subject to check	180,677 38	186,038 36	254,502 92	267,262 82
Certificates of deposit	59,139 59	52,383 17	50,636 33	40,212 95
Savings deposits	66,997 37	77,726 81	92,872 71	100,215 18
Certified checks	5 00		77 87	931 18
Cashier's checks outstanding	7,530 93	7,590 63	7,253 38	7,388 13
Due to banks and bankers	6,913 62	3,236 89	3,682 67	1,972 10
Notes and bills re-discounted	21,880 30	55,963 58	3,000 00	
Bills payable				
Totals	\$476,916 48	\$510,746 23	\$544,410 42	\$555,336 93

REPORT OF THE COMMISSIONER OF

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

WM. PETER, *President*; J. WENTWORTH, *Vice President*; GEO. H. YOUNG, *Cashier*; H. C. MOULTHROP, *Assistant Cashier*.

DIRECTORS—James McKeon, George H. Young, A. McDonell, Justin Wentworth, Chas. E. Young, William Peter, F. W. Wheeler.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$555,414 68	\$605,425 70	\$633,067 77	\$666,193 28
Stocks, bonds and mortgages.....	173,240 41	175,782 94	153,117 84	149,489 12
Overdrafts.....	1,229 34	743 88	2,467 97	2,571 15
Due from banks in reserve cities.....	78,796 08	57,244 94	82,896 09	155,334 69
Due from other banks and bankers.....	6,929 36	2,080 42	980 04	3,838 69
Banking house.....				
Furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,350 00
Other real estate.....	12,950 00	12,950 00	12,500 00	11,000 00
Current expenses and taxes paid.....	8,644 91	1,254 47	4,122 51	10,527 77
Interest paid.....	4,145 15	1,558 22	2,585 11	8,858 90
Exchanges for clearing house.....	1,830 23	3,258 51	1,458 49	2,352 73
Checks and cash items.....	1,202 52	6,177 61	7,186 67	263 00
Nickels and pennies.....	369 99	490 85	323 52	547 79
Gold coin.....	4,285 00	8,952 50	7,670 00	9,087 50
Silver coin.....	7,026 75	5,428 65	5,989 30	6,243 95
U. S. and national bank notes.....	32,452 00	43,799 00	25,698 00	31,174 00
Totals.....	\$896,516 42	\$933,147 69	\$947,913 81	\$1,065,832 57
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	50,586 41	36,474 40	47,239 77	59,489 29
Dividends unpaid.....		140 00		
Individual deposits subject to check.....	176,086 20	232,027 37	203,428 64	293,813 85
Certificates of deposit.....	90,523 70	84,941 12	79,009 07	74,770 01
Savings deposits.....	352,659 43	367,404 05	411,309 90	420,093 84
Certified checks.....	2,319 60	3,733 50	3,098 91	2,616 85
Cashier's checks outstanding.....				
Due to banks and bankers.....	23,741 08	8,427 25	3,827 02	15,049 23
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$896,516 42	\$933,147 69	\$947,913 81	\$1,065,832 57

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; G. HENRY SHEARER, *Vice President*; JOHN MULHOLLAND, *Treasurer*.

DIRECTORS—John Mulholland, N. A. Eddy, H. M. Gillett, D. C. Smalley, G. Henry Shearer, Thomas Cranage, Gustavus Hine.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$276,908 22	\$300,164 16	\$330,927 33	\$338,070 25
Stocks, bonds and mortgages.....	104,622 63	104,808 33	107,158 33	107,914 20
Overdrafts.....	59 42	46 49	163 66	44 67
Due from banks in reserve cities.....	48,827 80	66,718 60	75,929 41	61,114 99
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,600 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,134 90		1,030 91	2,667 66
Interest paid.....	435 90	34 23	158 87	623 36
Exchanges for clearing house.....	126 77	139 71	1,458 91	77 70
Checks and cash items.....	86 30	231 54	54 88	
Nickels and pennies.....	101 41	133 17	31 05	81 54
Gold coin.....	110 00	187 50	465 00	75 00
Silver coin.....	441 70	751 80	858 50	1,211 70
U. S. and national bank notes.....	4,752 00	4,399 00	2,526 00	5,012 00
Totals.....	\$440,207 05	\$478,614 53	\$521,762 85	\$517,893 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	15,298 52	11,580 16	15,883 89	23,892 23
Dividends unpaid.....		325 00	50 00	50 00
Individual deposits subject to check.....	41,857 86	45,991 28	46,795 19	55,875 82
Certificates of deposit.....	21,692 07	27,625 35	29,249 56	28,473 75
Savings deposits.....	286,358 60	318,142 74	354,784 21	334,601 27
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$440,207 05	\$478,614 53	\$521,762 85	\$517,893 07

REPORT OF THE COMMISSIONER OF

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; FRANK R. CHASE, *Vice President*; C. E. HILLS, *Cashier*.

DIRECTORS—A. N. Belding, C. E. Hills, Frank R. Chase, J. M. Earle, H. J. Leonard, O. F. Webster.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$97,468 16	\$97,810 05	\$109,828 66	\$107,451 62
Stocks, bonds and mortgages.....				
Overdrafts.....	2,007 51	502 29	4,488 78	2,758 22
Due from banks in reserve cities.....	11,516 76	25,991 35	14,504 46	18,295 91
Due from other banks and bankers.....		1,323 46	52 17	1,029 11
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,333 35	1,333 35	1,333 35	1,333 35
Other real estate.....				
Current expenses and taxes paid.....	882 77	60 62	849 84	1,301 49
Interest paid.....	1,068 91	23 16	404 08	681 02
Exchanges for clearing house.....				
Checks and cash items.....	1,142 59	1,869 28	2,326 28	476 40
Nickels and pennies.....	50 74	44 49	26 63	35 62
Gold coin.....	1,502 00	3,304 50	2,054 50	3,189 50
Silver coin.....	1,124 75	411 50	251 75	1,933 50
U. S. and national bank notes.....	8,259 00	6,026 00	4,185 00	5,007 00
Totals.....	\$130,356 54	\$142,700 05	\$144,305 50	\$147,492 74
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,750 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,287 00	1,042 59	3,085 36	4,646 42
Dividends unpaid.....				
Individual deposits subject to check.....	31,855 96	43,355 13	44,393 27	43,189 37
Certificates of deposit.....	57,566 46	63,302 33	56,826 87	64,656 95
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	397 12			
Notes and bills rediscounted.....	2,500 00			
Bills payable.....			5,000 00	
Totals.....	\$130,356 54	\$142,700 05	\$144,305 50	\$147,492 74

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

I. W. CONKEY, *President*; JNO. ROBINSON, *Vice President*; CHARLES FOSTER, *Cashier*.

DIRECTORS—R. M. Jones, W. P. Robbins, A. Plummer, D. J. Cullinane, Edward Brant, R. H. Sherwood, Samuel McGingon, I. W. Conkey, Jno. Robinson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$192,101 71	\$202,598 78	\$213,604 31	\$221,347 08
Stocks, bonds and mortgages				
Overdrafts	1,693 34	878 31	416 81	1,351 68
Due from banks in reserve cities	28,826 61	31,981 78	66,249 01	29,910 76
Due from other banks and bankers	2,325 19	3,017 42	6,077 06	16,895 17
Banking house	4,245 45	4,245 45	4,245 45	4,245 45
Furniture and fixtures	3,245 30	3,245 30	3,245 30	3,245 30
Other real estate				
Current expenses and taxes paid	1,750 36	422 64	1,536 77	2,454 47
Interest paid				
Exchanges for clearing house				
Checks and cash items	355 92	516 67	332 90	221 47
Nickels and pennies	29 91	133 79	55 61	18 82
Gold coin	6,000 00	5,500 00	5,000 00	5,000 00
Silver coin	1,990 00	2,122 00	940 00	920 00
U. S. and national bank notes	19,800 00	22,250 00	25,200 00	21,400 00
Totals	\$262,363 79	\$276,912 09	\$327,553 22	\$307,010 20
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	21,000 00	27,000 00	27,000 00	27,000 00
Undivided profits	7,878 84	2,177 59	6,980 45	10,261 12
Dividends unpaid				
Individual deposits subject to check	147,804 09	152,032 63	187,104 23	155,876 93
Certificates of deposit	35,941 09	45,701 87	56,468 54	63,872 15
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	239 77			
Notes and bills rediscounted				
Bills payable				
Totals	\$262,363 79	\$276,912 09	\$327,553 22	\$307,010 20

REPORT OF THE COMMISSIONER OF

No. 33.

MECOSTA COUNTY SAVINGS BANK, BIG RAPIDS.

Organized July 16, 1889.

D. F. COMSTOCK, *President*; N. H. BEEBE, *Vice President*; C. W. CUNNINGHAM, *Cashier*.DIRECTORS—Douglas Roben, R. A. Moon, N. H. Beebe, D. Hamilton, E. C. Morris, D. F. Comstock,
H. Goldstein, C. W. Comstock, Samuel Wildberg.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$70,301 77	\$71,172 43	\$69,232 84	\$78,059 40
Stocks, bonds and mortgages.....	32,543 33	32,463 33	34,650 00	35,025 00
Overdrafts.....				
Due from banks in reserve cities.....	6,716 70	9,688 08	10,421 12	5,025 67
Due from other banks and bankers.....	19 62		15 30	161 38
Banking house.....				
Furniture and fixtures.....	175 00	175 00	175 00	175 00
Other real estate.....				
Current expenses and taxes paid.....	1,385 63	908 35	1,161 25	1,513 05
Interest paid.....	674 72	698 43	786 29	855 15
Exchanges for clearing house.....				
Checks and cash items.....	650 23	683 30	791 53	874 51
Nickels and pennies.....	80 75	83 76	105 04	72 29
Gold coin.....	2,105 00	2,257 50	2,120 00	2,200 00
Silver coin.....	1,140 95	1,059 40	1,243 10	1,413 45
U. S. and national bank notes.....	2,156 00	3,270 00	2,185 00	4,782 00
Totals.....	\$117,949 70	\$122,459 58	\$122,886 47	\$125,156 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	700 00	900 00	900 00	900 00
Undivided profits.....	2,578 82	344 91	1,712 64	3,490 21
Dividends unpaid.....		1,500 00		
Individual deposits subject to check.....	7,930 72	8,060 87	7,468 83	9,294 53
Certificates of deposit.....	19,553 53	19,838 58	21,575 50	21,147 39
Savings deposits.....	37,186 58	41,815 22	41,229 50	40,324 77
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$117,949 70	\$122,459 58	\$122,886 47	\$125,156 90

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; R. H. OSBORN, *Vice President*; H. S. COLTON, *Cashier*.DIRECTORS—W. A. Childs, Jno. Senter, C. W. Niles, P. Ruppe, Jr., Jno. Duncan, Thos. Hoatson,
R. H. Osborn, Chas. Briggs.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$358,079 80	\$387,371 38	\$357,563 82	\$885,045 85
Stocks, bonds and mortgages	41,500 00	51,500 00	50,000 00	50,000 00
Overdrafts	1,844 37	1,857 55	2,215 74	1,422 99
Due from banks in reserve cities	245,568 49	234,742 41	245,769 69	222,388 31
Due from other banks and bankers	8,439 48	1,913 44	4,472 64	32 85
Banking house				
Furniture and fixtures	5,367 93	4,867 93	4,867 93	4,867 93
Other real estate	2,300 00	2,300 00	2,300 00	2,300 00
Current expenses and taxes paid	2,380 64	106 20	1,819 22	3,075 71
Interest paid		945 22		
Exchanges for clearing house				
Checks and cash items	50 62	643 70	933 10	258 11
Nickels and pennies	174 01	331 07	513 66	393 11
Gold coin	12,370 00	15,250 00	19,170 00	16,555 00
Silver coin	3,240 30	3,014 65	3,183 95	3,162 90
U. S. and national bank notes	43,949 00	49,100 00	42,260 00	49,023 00
Totals	\$725,264 64	\$733,943 55	\$735,069 75	\$738,525 76
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	30,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	23,682 25	13,734 63	15,886 66	23,536 73
Dividends unpaid		5,000 00		
Individual deposits subject to check	557,725 85	567,054 93	572,860 77	565,642 09
Certificates of deposit	12,712 00	10,762 00	11,032 00	10,532 00
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,144 54	2,391 99	290 32	3,814 94
Notes and bills rediscounted				
Bills payable				
Totals	\$725,264 64	\$733,943 55	\$735,069 75	\$738,525 76

REPORT OF THE COMMISSIONER OF

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized Feb. 14, 1887.

JOHN W. HALLETT, *President*; S. H. CASWELL, *Vice President*; E. C. CUMMINGS, *Cashier*; FRANK HALE, *Assistant Cashier*.

DIRECTORS—C. R. Dickinson, S. H. Caswell, Irvin McCall, L. H. Cummings, G. W. Fisher, J. W. Hallett, E. C. Cummings, W. H. Brace, John Boyer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$91,722 71	\$95,048 66	\$86,382 22	\$87,174 58
Stocks, bonds and mortgages	18,626 75	19,133 00	20,133 00	21,583 00
Overdrafts	135 60	79 56	166 74	419 97
Due from banks in reserve cities	2,679 62	3,091 18	9,399 06	5,588 12
Due from other banks and bankers	367 09	74 92	4,076 52	435 92
Banking house				
Furniture and fixtures	2,432 00	2,432 00	2,432 00	2,432 00
Other real estate				
Current expenses and taxes paid	927 48	145 51	781 25	1,207 44
Interest paid				
Exchanges for clearing house				
Checks and cash items	332 24	809 51	57 43	74 11
Nickels and pennies	25 06	65 40	62 23	30 46
Gold coin	45 00	75 00	30 00	5 00
Silver coin	600 00	1,489 10	934 85	350 80
U. S. and national bank notes	1,664 00	3,535 00	555 00	4,009 00
Totals	\$119,557 55	\$125,978 84	\$125,010 30	\$123,310 40
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,351 29	3,585 37	3,585 37	3,585 37
Undivided profits	3,015 55	397 73	2,481 64	4,401 28
Dividends unpaid				
Individual deposits subject to check	21,990 64	19,356 10	20,674 96	21,345 59
Certificates of deposit	41,168 33	47,607 90	48,240 09	43,919 94
Savings deposits	31 74	31 74	28 24	28 24
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		5,600 00		
Bills payable				
Totals	\$119,557 55	\$125,978 84	\$125,010 30	\$123,310 40

No. 80.

CHARLEVOIX SAVINGS BANK, CHARLEVOIX.

Organized Aug. 4, 1884.

JOHN NICHOLLS, *President*; L. E. ALLEN, *Vice President*; A. BUTTARS, *Cashier*.

DIRECTORS—Samuel S. Walker, Jno. Saveland, L. E. Allen, Archibald Buttars, Amos Fox, Fred W. Mayne, E. H. Green, John Nicholls.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$35,508 17	\$35,119 77	\$37,193 25	\$39,194 65
Stocks, bonds and mortgages	18,608 77	18,607 02	18,589 02	18,589 02
Overdrafts	1,630 35	2,410 76	2,438 81	2,374 15
Due from banks in reserve cities	5,319 69	7,720 89	12,989 72	12,857 51
Due from other banks and bankers	370 71	380 71	440 71	772 84
Banking house				
Furniture and fixtures	2,087 95	2,087 95	2,087 95	2,087 95
Other real estate	11,808 97	11,269 97	11,265 24	11,302 57
Current expenses and taxes paid	5,083 81	5,133 96	5,578 71	5,896 44
Interest paid	551 36	592 16	633 45	781 22
Exchanges for clearing house				
Checks and cash items	408 17	691 53	1,461 94	2,339 59
Nickels and pennies	3 87	4 45	100 96	35 62
Gold coin	1,122 50	1,040 00	1,212 50	892 50
Silver coin	202 65	476 65	529 00	1,085 60
U. S. and national bank notes	4,450 00	2,753 00	3,807 00	3,092 00
Totals	\$86,601 97	\$88,238 82	\$98,331 26	\$101,301 66
Liabilities.				
Capital stock paid in	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund				
Undivided profits	2,181 42	2,326 85	2,716 10	3,138 15
Dividends unpaid				
Individual deposits subject to check	24,135 91	21,059 88	26,777 79	28,989 94
Certificates of deposit	12,267 44	20,334 94	24,320 17	24,666 57
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	17 20	17 20	17 20	7 00
Notes and bills rediscounted	4,500 00	4,500 00	4,500 00	4,500 00
Bills payable	3,500 00			
Totals	\$86,601 97	\$88,238 82	\$98,331 26	\$101,301 66

REPORT OF THE COMMISSIONER OF

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

SAMUEL G. IVES, *President*; THOS. S. SEARS, *Vice President*; GEO. P. GLAZIER, *Cashier*.

DIRECTORS—Jno. R. Gates, Geo. P. Glazier, Frank P. Glazier, Wm. J. Knapp, H. M. Woods, H. S. Holmes, Jas. L. Babcock, Thos. S. Sears, S. G. Ives.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$77,279 44	\$99,143 05	\$118,972 42	\$117,640 08
Stocks, bonds and mortgages	63,791 17	67,257 65	67,582 10	65,348 20
Overdrafts				
Due from banks in reserve cities	29,821 07	19,006 62	19,531 52	21,083 42
Due from other banks and bankers	17,042 22	25,647 76	25,647 76	31,147 76
Banking house				
Furniture and fixtures	4,005 20	4,005 20	4,005 20	4,008 70
Other real estate	3,964 50	3,929 50	3,929 50	3,929 50
Current expenses and taxes paid	1,267 65	73 58	679 88	1,433 61
Interest paid	16	8 64	59 25	289 82
Exchanges for clearing house	7,124 74	295 95	110 02	204 62
Checks and cash items	1,112 56	269 20	173 79	489 36
Nickels and pennies	179 02	111 50	139 90	189 30
Gold coin	2,000 00	780 00	570 75	2,015 00
Silver coin	1,062 60	682 75	1,195 00	1,024 25
U. S. and national bank notes	5,325 00	5,808 00	5,093 00	4,947 00
Totals	\$213,975 33	\$227,319 40	\$247,690 09	\$253,750 62
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,357 96	2,683 80	2,683 80	2,683 80
Undivided profits	11,312 40	10,406 43	12,996 80	14,246 60
Dividends unpaid				
Individual deposits subject to check	22,255 37	27,033 82	42,071 79	48,658 48
Certificates of deposit				
Savings deposits	128,049 60	137,195 30	139,937 70	138,161 74
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$213,975 33	\$227,319 40	\$247,690 09	\$253,750 62

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

WM. WOLSKY, *President*; C. W. PERRY, *Vice President*; ROLLIN H. JENNEY, *Second Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS—C. H. Sutherland, Wm. Wolsky, Joseph Hudson, C. W. Perry, R. H. Jenney.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$35,983 69	\$33,969 41	\$38,285 82	\$50,655 91
Stocks, bonds and mortgages.....	6,808 73	7,436 31	8,321 31	9,296 31
Overdrafts.....	116 68	386 70	14 64	357 39
Due from banks in reserve cities.....	28,742 51	35,302 94	27,788 25	23,181 96
Due from other banks and bankers.....	20,000 00	20,000 00	20,128 15	-----
Banking house.....	5,598 00	5,585 50	5,573 00	5,573 00
Furniture and fixtures.....	1,331 63	1,300 00	1,300 00	1,300 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,067 55	86 35	838 05	1,517 34
Interest paid.....	-----	-----	2 28	-----
Exchanges for clearing house.....	-----	-----	-----	938 13
Checks and cash items.....	1,659 20	704 71	132 11	134 38
Nickels and pennies.....	90 26	99 94	109 63	89 23
Gold coin.....	875 00	605 00	895 00	745 00
Silver coin.....	724 55	1,569 30	1,439 75	695 10
U. S and national bank notes.....	3,923 00	4,215 00	1,562 00	1,589 00
Totals.....	\$106,920 80	\$111,261 16	\$106,389 99	\$96,072 75
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	3,122 75	444 46	1,933 14	3,882 27
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	36,328 40	43,559 58	42,214 31	33,448 41
Certificates of deposit.....	36,671 27	33,812 03	29,814 26	24,010 25
Savings deposits.....	10,288 33	11,945 09	10,928 28	13,231 82
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$106,920 80	\$111,261 16	\$106,389 99	\$96,072 75

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; B. R. MOORE, *Second Vice President*; C. T. GILBERT, *Cashier*.

DIRECTORS—C. T. Gilbert, B. S. Spofford, G. W. Vanaken, R. G. Chandler, N. A. Reynolds, F. L. Burdick, B. R. Moore, Alfred Milnes, S. H. Clizbe.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$149,690 38	\$144,299 88	\$161,244 20	\$156,857 28
Stocks, bonds and mortgages.....	24,875 90	26,125 90	25,782 82	27,857 82
Overdrafts.....	4,050 97	7,571 26	11,184 20	922 85
Due from banks in reserve cities.....	23,354 90	30,688 58	22,695 53	18,704 08
Due from other banks and bankers.....	15,000 00	12,000 00	10,000 00	10,000 00
Banking house.....				
Furniture and fixtures.....	1,708 16	1,709 16	1,709 16	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	775 96	893 81	31 45	
Interest paid.....	427 49	299 80	216 77	
Exchanges for clearing house.....			2,057 91	
Checks and cash items.....	97 40	97 40	1,252 40	2,593 40
Nickels and pennies.....	318 85	242 87	109 46	78 22
Gold coin.....	3,012 50	3,010 00	5,782 50	7,650 00
Silver coin.....	1,516 80	2,088 25	2,115 50	1,592 50
U. S. and national bank notes.....	6,090 00	6,953 00	5,629 00	7,848 00
Totals.....	\$230,914 40	\$235,429 91	\$249,810 90	\$235,704 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	3,500 00	3,500 00	5,000 00
Undivided profits.....	6,108 91	2,476 42	2,968 44	609 15
Dividends unpaid.....		112 00	76 00	1,500 00
Individual deposits subject to check.....	33,551 46	31,282 95	43,516 82	38,518 13
Certificates of deposit.....	97,112 64	102,645 50	100,670 97	95,509 59
Savings deposits.....	41,641 39	45,413 04	49,078 67	49,567 28
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$230,914 40	\$235,429 91	\$249,810 90	\$235,704 15

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; D. L. JACOBS, *Vice President*; PERCY E. CHAPPLE, *Cashier*.

DIRECTORS—D. L. Jacobs, W. D. Chapple, J. P. Wheeler, A. W. Reynolds, P. E. Chapple, C. Young, G. S. Tefft.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$68,002 30	\$70,603 78	\$54,736 53	\$53,307 61
Stocks, bonds and mortgages.....			20,125 50	20,125 50
Overdrafts.....	74 75	140 63	117 83	64 23
Due from banks in reserve cities.....	8,786 81	15,420 27	6,502 49	6,621 07
Due from other banks and bankers.....				
Banking house.....	2,175 00	2,175 00	2,175 00	2,175 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Current expenses and taxes paid.....	564 43	105 95	256 27	815 94
Interest paid.....	192 67	19 24	143 50	326 64
Exchanges for clearing house.....				
Checks and cash items.....	95 30	14 19	545 19	74 00
Nickels and pennies.....	40 78	39 49	26 58	67 50
Gold coin.....	3,222 50	3,925 00	3,952 50	3,500 00
Silver coin.....	750 00	478 00	395 00	525 00
U. S. and national bank notes.....	1,376 00	4,140 00	3,500 00	1,000 00
Totals.....	\$87,480 54	\$98,761 55	\$94,116 39	\$90,302 49
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,800 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	1,366 39	351 53	1,201 44	2,037 37
Dividends unpaid.....		161 00		
Individual deposits subject to check.....	12,345 85	12,875 86	10,761 93	13,721 88
Certificates of deposit.....	37,468 30	48,873 16	45,650 02	38,043 24
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$87,480 54	\$98,761 55	\$94,116 39	\$90,302 49

No. 136.

THE STATE BANK OF CRYSTAL FALLS, CRYSTAL FALLS.

Organized April 14, 1892.

JOHN H. PARKS, *President*; PHIL C. BUTTS, *Vice President*; C. T. CRANDALL, *Cashier*; H. S. BROOKS, *Assistant Cashier*.

DIRECTORS—J. F. Hocking, Phil C. Butts, Frank Scadden, John H. Parks, C. T. Crandall.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$34,833 78	\$37,550 05	\$40,824 91	\$54,245 31
Stocks, bonds and mortgages.....	1,400 00	1,700 00	4,155 00	4,756 33
Overdrafts.....	1,710 70	977 96	686 34	2,560 60
Due from banks in reserve cities.....	9,300 00	9,435 30	16,329 36	1,072 27
Due from other banks and bankers.....	2,444 62	545 01	2,183 03	2,710 49
Banking house.....				
Furniture and fixtures.....	1,602 84	1,530 82	949 26	949 26
Other real estate.....		2,500 00	2,500 00	2,500 00
Current expenses and taxes paid.....	309 63	290 45	1,733 83	1,555 69
Interest paid.....	72 55			
Exchanges for clearing house.....				
Checks and cash items.....	3,419 89	7,535 59	13,037 46	6,430 43
Nickels and pennies.....	73 54	58 45	47 04	74 33
Gold coin.....	940 00	3,495 00	895 00	109 70
Silver coin.....	1,268 50	712 75	319 40	401 25
U. S. and national bank notes.....	4,078 00	3,754 00	3,989 00	3,725 00
Totals.....	\$61,504 05	\$70,045 38	\$88,155 63	\$81,090 66
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	341 34	203 50	1,219 07	1,693 93
Dividends unpaid.....				
Individual deposits subject to check.....	25,986 45	27,265 48	40,546 73	26,343 30
Certificates of deposit.....	9,243 95	13,911 45	15,898 60	20,623 83
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	932 31	164 95	491 23	424 60
Notes and bills rediscounted.....		3,500 00	5,000 00	6,500 00
Bills payable.....				
Totals.....	\$61,504 05	\$70,045 38	\$88,155 63	\$81,090 66

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized Sept. 19, 1890.

A. B. COPLEY, *President*; E. B. COPLEY, *Vice President*; A. H. HUYCK, *Cashier*.

DIRECTORS—A. B. Copley, T. Byers, L. B. Lawrence, E. B. Copley, A. H. Huyck.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$64,518 44	\$63,563 29	\$70,556 53	\$79,093 11
Stocks, bonds and mortgages	31,496 00	34,621 00	28,631 00	27,960 00
Overdrafts	5 85		12 24	
Due from banks in reserve cities	9,895 91	17,254 09	12,466 09	5,638 38
Due from other banks and bankers	1,751 24	2,006 50	1,803 39	955 73
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	2,398 70	2,675 12	115 61	433 38
Interest paid				
Exchanges for clearing house				
Checks and cash items	312 00	626 62	221 37	1,590 80
Nickels and pennies	40 71	32 87	59 61	30 29
Gold coin	2,752 50	1,577 50	2,217 50	725 00
Silver coin	328 00	574 00	383 00	869 00
U. S. and national bank notes	5,491 00	7,779 00	2,382 00	6,165 00
Totals	\$122,490 35	\$134,209 99	\$122,348 34	\$126,360 69
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund				
Undivided profits	9,803 51	10,874 41	3,814 97	5,322 67
Dividends unpaid				
Individual deposits subject to check	29,247 97	35,559 84	26,206 80	26,398 64
Certificates of deposit	16,224 70	16,926 41	16,574 26	16,182 52
Savings deposits	35,793 82	39,840 12	44,730 06	47,831 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,420 35	1,009 21	1,022 25	625 86
Notes and bills rediscounted				
Bills payable				
Totals	\$122,490 35	\$134,209 99	\$122,348 34	\$126,360 69

REPORT OF THE COMMISSIONER OF

No. 79.

AMERICAN BANKING AND SAVINGS ASSOCIATION, DETROIT.

Organized April 1, 1887.

W. H. STEVENS, *President*; JNO. V. MORAN, *Vice President*; CHAS. C. HODGES, *Second Vice President*;
JNO. M. NICOL, *Cashier*; R. W. STEWART, *Assistant Cashier*.

DIRECTORS—JNO. V. MORAN, D. O. PAIGE, H. S. HODGE, EBER WARD, LEVI L. BARBOUR, E. H. FLINN, C. C.
HODGES, W. P. HOLLIDAY, R. W. STANDART, GEO. H. HOPKINS, PETER SCHULTE, JNO. M. NICOL,
W. H. STEVENS.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$901,826 62	\$861,834 28	\$929,752 80	\$856,694 30
Stocks, bonds and mortgages.....	215,101 70	217,599 20	196,417 71	206,237 41
Overdrafts.....	154 07	943 48	576 87	986 29
Due from banks in reserve cities.....	179,006 08	185,490 65	187,754 61	69,014 25
Due from other banks and bankers.....	4,297 53	3,518 08	3,491 22	11,205 74
Banking house.....				
Furniture and fixtures.....	5,028 38	5,028 38	5,028 38	5,028 38
Other real estate.....				
Current expenses and taxes paid.....	7,331 49	888 98	10,708 63	14,193 83
Interest paid.....				
Exchanges for clearing house.....	9,716 84	10,115 77	7,331 29	15,251 26
Checks and cash items.....	1,461 73	4,556 04	360 00	230 95
Nickels and pennies.....	321 38	335 69	469 62	447 06
Gold coin.....	8,695 00	1,402 50	7,375 00	15,945 00
Silver coin.....	8,690 00	10,190 00	9,720 00	12,320 00
U. S. and national bank notes.....	23,989 00	22,666 00	25,836 00	34,182 00
Totals.....	\$1,365,569 82	\$1,324,564 05	\$1,385,122 18	\$1,241,736 47
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	20,564 60	21,603 94	21,603 94	21,603 94
Undivided profits.....	22,987 74	6,410 34	14,861 26	19,882 87
Dividends unpaid.....	135 09	990 09	121 13	121 13
Individual deposits subject to check.....	522,723 20	522,260 72	537,808 58	460,748 65
Certificates of deposit.....	134,062 86	129,255 36	1,007 66	134,390 13
Savings deposits.....	181,113 06	192,164 44	367,631 56	182,897 00
Certified checks.....		1,009 33		
Cashier's checks outstanding.....				3,091 00
Due to banks and bankers.....	183,938 27	150,869 83	142,088 05	94,006 75
Notes and bills rediscounted.....				
Bills payable.....				25,000 00
Totals.....	\$1,365,569 82	\$1,324,564 05	\$1,385,122 18	\$1,241,736 47

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

GILBERT HART, *President*; CONRAD CLIPPERT, *Vice President*; JOSEPH C. HART, *Cashier*.

DIRECTORS—W. A. C. Miller, Chas. K. Latham, W. E. Barker, M. H. Chamberlain, Joseph C. Hart, Conrad Clippert, Gilbert Hart, A. A. Ballou, Wm. T. Gage.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$205,398 99	\$190,213 45	\$183,580 48	\$184,867 08
Stocks, bonds and mortgages.....	236,242 56	262,130 34	295,685 34	319,357 67
Overdrafts.....	826 55	651 62	467 64	294 08
Due from banks in reserve cities.....	100,614 28	83,769 36	76,148 74	64,599 91
Due from other banks and bankers.....		24 00		
Banking house.....				
Furniture and fixtures.....	2,964 11	2,964 11	2,964 11	2,964 11
Other real estate.....	2,500 00	2,500 00	2,500 00	2,500 00
Current expenses and taxes paid.....	4,317 99	528 27	2,742 63	4,408 89
Interest paid.....	373 57	107 83	268 80	5,771 14
Exchanges for clearing house.....	1,500 43	2,892 54	5,911 13	4,555 11
Checks and cash items.....	1,347 20	688 87	476 88	1,319 61
Nickels and pennies.....	234 05	147 74	184 77	70 26
Gold coin.....	1,000 00	815 00	847 50	860 00
Silver coin.....	1,330 50	1,572 35	1,485 60	1,605 75
U. S. and national bank notes.....	13,401 00	14,836 00	12,564 00	14,690 00
Totals.....	\$572,051 23	\$563,841 48	\$585,827 62	\$607,963 56
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	6,500 00	7,000 00	7,000 00	7,000 00
Undivided profits.....	11,030 07	785 65	5,368 76	11,354 01
Dividends unpaid.....		168 00		
Individual deposits subject to check.....	102,343 18	105,518 07	125,644 58	125,582 74
Certificates of deposit.....	17,250 64	15,053 64	16,204 10	18,275 98
Savings deposits.....	332,792 62	333,584 46	330,446 99	343,485 29
Certified checks.....	2,134 72	1,781 66	1,163 19	815 54
Cashier's checks outstanding.....				1,450 00
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$572,051 23	\$563,841 48	\$585,827 62	\$607,963 56

REPORT OF THE COMMISSIONER OF

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

C. B. HUBBARD, *President*; R. H. FYFE, *Vice President*; EDWIN F. MACK, *Cashier*; FRANK F. TILLOTSON, *Assistant Cashier*.

DIRECTORS—John H. Avery, Levi L. Barbour, Thos. Berry, C. A. Kent, Christian Mack, Ann Arbor, Edwin F. Mack, R. H. Fyfe, Ransom Gillis, C. B. Hubbard, W. F. Jewell, Herman Rohns, Wm. L. Smith, C. H. Werner, Homer Warren.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$907,872 14	\$864,535 16	\$870,907 35	\$814,326 22
Stocks, bonds and mortgages.....	473,928 54	512,327 46	552,759 96	582,680 58
Overdrafts.....	1,377 76	1,804 47	654 52	688 72
Due from banks in reserve cities.....	236,886 59	169,960 68	186,296 65	233,414 34
Due from other banks and bankers.....	14,826 94	6,171 50	5,154 71	7,304 46
Banking house.....				
Furniture and fixtures.....	3,695 08	3,699 58	3,764 68	3,767 53
Other real estate.....	750 00	750 00	750 00	750 00
Current expenses and taxes paid.....	1,596 76	5,206 21	6,328 66	10,680 08
Interest paid.....				
Exchanges for clearing house.....	20,507 02	16,852 08	18,372 55	22,090 35
Checks and cash items.....	576 75	505 43	500 60	242 00
Nickels and pennies.....	445 91	429 33	507 64	44 56
Gold coin.....	63,525 00	11,430 00	5,857 50	4,265 00
Silver coin.....	11,430 00	11,554 00	21,215 00	13,960 00
U. S. and national bank notes.....	106,820 00	124,663 00	26,943 00	76,178 00
Totals.....	\$1,843,738 49	\$1,729,968 90	\$1,700,012 82	\$1,770,391 84
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits.....	40,581 02	34,897 61	34,399 07	42,804 19
Dividends unpaid.....	75 00	471 00	45 00	
Individual deposits subject to check.....	608,307 39	566,314 40	533,851 30	614,003 43
Certificates of deposit.....	25,402 16	9,822 21	3,213 72	3,475 00
Savings deposits.....	552,738 99	573,759 11	577,915 77	593,375 60
Certified checks.....	334 81	547 21	518 00	226 50
Cashier's checks outstanding.....	37,134 53		300 00	10 85
Due to banks and bankers.....	304,114 59	269,077 36	274,769 96	241,496 27
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,843,738 49	\$1,729,888 90	\$1,700,012 82	\$1,770,391 84

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

W. H. BRACE, *President*; GEO. R. ANGELL, *Vice President*; F. B. HARPER, *Cashier*; H. R. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. H. BRACE, G. R. ANGELL, THOS. MCGRAW, A. GROSFIELD, J. A. REMICK, GEORGE S. DAVIS, F. C. PINGREE, W. L. ANDRUS, JNO. S. GRAY, W. G. VINTON, GEO. DINGWALL, F. A. NOAH, HENRY ANDRIES, LAWRENCE DEPEW, GEO. O. ROBINSON.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$851,467 19	\$915,676 67	\$1,007,347 31	\$1,062,660 56
Stocks, bonds and mortgages.....	243,685 00	254,260 00	279,305 00	301,795 00
Overdrafts.....	1,024 14	1,017 08	799 40	824 38
Due from banks in reserve cities.....	75,791 33	64,305 86	106,449 83	91,031 19
Due from other banks and bankers.....	24,036 31	11,893 08	20,664 82	20,822 32
Banking house.....				
Furniture and fixtures.....	5,000 00	5,125 40	5,540 85	5,901 87
Other real estate.....				4,267 78
Current expenses and taxes paid.....	1,932 78	319 65	4,206 07	4,197 09
Interest paid.....	262 31			8,736 29
Exchanges for clearing house.....	29,902 50	21,046 44	16,586 15	18,316 46
Checks and cash items.....	1,353 38	2 50		
Nickels and pennies.....	173 90	82 13	99 76	78 60
Gold coin.....	12,610 00	11,875 00	2,490 00	6,522 50
Silver coin.....	9,078 75	5,005 25	7,139 50	7,863 25
U. S. and national bank notes.....	62,744 00	79,351 00	59,861 00	60,647 00
Totals.....	\$1,319,061 59	\$1,369,960 06	\$1,510,489 69	\$1,593,664 29
Liabilities.				
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	10,700 00	11,500 00	11,500 00	11,500 00
Undivided profits.....	17,377 56	3,846 61	10,962 67	24,135 55
Dividends unpaid.....		910 00	87 50	
Individual deposits subject to check.....	375,212 09	331,492 78	314,155 42	369,073 37
Certificates of deposit.....	139,304 30	144,109 73	103,942 26	137,290 20
Savings deposits.....	484,697 95	515,249 02	570,296 63	656,255 74
Certified checks.....	912 50	875 89	28,449 97	21,846 84
Cashier's checks outstanding.....				
Due to banks and bankers.....	40,857 19	111,976 03	221,095 24	123,562 59
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,319,061 59	\$1,369,960 06	\$1,510,489 69	\$1,593,664 29

REPORT OF THE COMMISSIONER OF

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERIC B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*.

DIRECTORS—Sidney D. Miller, Jas. E. Pittman, Alex. Chapoton, Frederic B. Sibley, Geo. Jerome, James McMillan, Geo. Hendrie, Chas. A. Dean, William K. Anderson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,702,434 98	\$1,720,410 41	\$1,531,332 70	\$1,635,825 38
Stocks, bonds and mortgages.....	2,411,164 80	2,640,296 80	2,737,629 80	2,972,959 65
Overdrafts.....	2,428 16	4,445 61	2,338 41	1,921 52
Due from banks in reserve cities.....	629,712 89	624,808 22	693,772 86	534,126 08
Due from other banks and bankers.....	9,054 87	7,339 24	21,602 86	14,202 03
Banking house.....				
Furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate.....				
Current expenses and taxes paid.....	13,875 76	215 15	12,099 08	20,097 05
Interest paid.....	1,955 06		740 61	2,305 09
Exchanges for clearing house.....	14,993 48	10,253 94	14,783 69	10,667 55
Checks and cash items.....	3,258 44	4,066 62	5,157 50	3,209 74
Nickels and pennies.....	1,070 05	911 93	847 73	760 06
Gold coin.....	151,925 50	161,590 50	193,413 00	216,718 00
Silver coin.....	3,309 90	2,654 90	4,866 10	6,855 75
U. S. and national bank notes.....	490,193 00	385,116 00	324,104 00	214,166 00
Totals.....	\$5,445,376 89	\$5,572,109 32	\$5,552,688 34	\$5,643,816 90
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	216,339 94	203,119 56	214,700 17	253,603 01
Dividends unpaid.....		1,175 00		
Individual deposits subject to check.....	355,345 30	385,239 19	412,754 00	364,925 84
Certificates of deposit.....	32,960 76	57,453 68	38,706 29	64,335 53
Savings deposits.....	4,419,264 99	4,547,824 93	4,466,006 74	4,531,020 77
Certified checks.....	5,959 12	1,462 56	750 00	1,617 48
Cashier's checks outstanding.....				
Due to banks and bankers.....	115,446 78	75,834 85	119,771 14	128,284 27
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$5,445,376 89	\$5,572,109 32	\$5,552,688 34	\$5,643,816 90

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

AARON A. PARKER, *President*; GEO. W. EDWARDS, *Vice President*; G. S. ROBINSON, *Cashier*; GEO. R. BEARD, *Assistant Cashier*.

DIRECTORS—Wm. Hendrie, A. R. Munger, A. A. Parker, J. E. Pittman, H. W. Dyar, J. H. McMillan, J. W. Dailey, Cameron Currie, G. W. Edwards, Sidney T. Miller.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$196,466 10	\$216,667 68	\$197,157 46	\$225,733 92
Stocks, bonds and mortgages	70,000 00	68,700 00	67,600 00	64,450 00
Overdrafts	127 96	14 23		466 47
Due from banks in reserve cities	54,480 44	25,056 27	61,570 61	53,853 80
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,050 80	1,050 80	1,050 80	1,050 80
Other real estate				
Current expenses and taxes paid	1,691 15	25 50	1,826 03	2,663 13
Interest paid				
Exchanges for clearing house				
Checks and cash items	3,004 86	2,682 86	4,207 98	4,902 43
Nickels and pennies	28 28	27 92	11 65	81 89
Gold coin	205 00	380 00	320 00	215 00
Silver coin	513 60	525 00	302 00	247 00
U. S. and national bank notes	2,349 00	3,526 00	4,060 00	8,787 00
Totals	\$329,917 19	\$318,606 26	\$338,106 53	\$357,403 44
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	5,000 00	6,000 00	6,000 00	6,000 00
Undivided profits	4,081 98	788 14	2,189 67	5,020 99
Dividends unpaid		405 00		
Individual deposits subject to check	85,589 25	92,022 47	121,050 67	101,846 74
Certificates of deposit	15,250 00	9,500 00	850 00	700 00
Savings deposits	109,688 99	99,890 65	98,036 19	183,835 71
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	10,306 99	10,000 00	10,000 00	10,000 00
Notes and bills re-discounted				
Bills payable				
Totals	\$329,917 19	\$318,606 26	\$338,106 53	\$357,403 44

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

SULLIVAN M. CUTCHEON, *President*; JAMES E. SCRIPPS, *Vice President*; W. LIVINGSTONE, JR., *Second Vice President*; C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*.

DIRECTORS—S. M. Cutcheon, Geo. H. Barbour, J. L. Hudson, C. A. Warren, Jas. E. Scripps, Wm. Livingstone, Jr., Jas. B. McKay, Bethune Duffield, Marshall H. Godfrey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$444,526 37	\$428,811 38	\$442,711 15	\$448,362 85
Stocks, bonds and mortgages.....	593,618 73	607,140 04	671,027 75	730,450 57
Overdrafts.....	127 63	158 86	141 09	319 58
Due from banks in reserve cities.....	178,185 50	211,822 13	208,259 25	281,147 37
Due from other banks and bankers.....	984 72	594 28	540 27	172 27
Banking house.....				
Furniture and fixtures.....		300 00	300 00	300 00
Other real estate.....	73,436 56	73 436 56	73,436 56	73,336 56
Current expenses and taxes paid.....	7,846 72	1,342 16		4,065 92
Interest paid.....	2,701 70	88 88		1,610 37
Exchanges for clearing house.....				
Checks and cash items.....	2,840 42	3,401 60	12,580 16	11,207 71
Nickels and pennies.....	439 47	106 38	397 64	75 75
Gold coin.....	344 00	367 00	777 50	712 50
Silver coin.....	3,192 58	3,904 47	1,853 50	3,112 55
U. S. and national bank notes.....	23,812 00	43,246 00	39,957 00	33,204 00
Totals.....	\$1,342,051 40	\$1,374,719 74	\$1,451,981 87	\$1,588,072 00
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	24,000 00	25,000 00	25,000 00	25,500 00
Undivided profits.....	22,097 41	4,890 18	6,223 39	19,784 37
Dividends unpaid.....		94 00		
Individual deposits subject to check.....	159,281 66	208,835 64	208,680 04	258,701 96
Certificates of deposit.....	141,889 30	104,906 12	161,004 05	199,157 68
Savings deposits.....	752,082 47	808,807 40	810,863 01	857,737 50
Certified checks.....	244 75	1,764 95	46 00	974 39
Cashier's checks outstanding.....				
Due to banks and bankers.....	42,655 81	25,421 47	40,660 38	26,216 10
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$1,342,051 40	\$1,374,719 74	\$1,451,981 87	\$1,588,072 00

No. 5.

GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

EDWARD KANTER, *President*; CHAS. E. KANTER, *Vice President*; HENRY L. KANTER, *Cashier*;
C. E. KANTER, *Assistant Cashier*.

DIRECTORS—Edward Kanter, M. L. Kanter, H. L. Kanter, F. E. Kanter, C. E. Kanter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$363,530 25	\$350,896 17	\$268,155 38	\$280,238 30
Stocks, bonds and mortgages	314,495 00	324,820 00	319,320 00	332,990 56
Overdrafts	2,152 67	853 13	409 59	785 61
Due from banks in reserve cities	298,438 75	301,188 98	343,390 02	339,739 59
Due from other banks and bankers	20,009 63	15,100 06	15,271 45	1,725 51
Banking house				
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate				
Current expenses and taxes paid	5,698 64	5,237 71	3,681 90	5,620 23
Interest and premiums paid		2,000 00	2,000 00	2,000 00
Exchanges for clearing house	3,358 41	8,264 27	17,954 97	4,564 87
Checks and cash items	2,635 82	11,317 59	1,885 65	1,435 08
Nickels and pennies	249 23	293 40	218 35	261 82
Gold coin	60,097 50	62,790 00	62,557 50	62,390 00
Silver coin	17,512 30	10,345 20	2,388 21	3,707 85
U. S. and national bank notes	109,677 00	140,729 00	158,189 00	159,213 00
Totals	\$1,200,855 20	\$1,236,885 49	\$1,197,922 02	\$1,197,667 42
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund			5,000 00	5,000 00
Undivided profits	14,156 17	21,084 08	7,893 33	6,934 69
Dividends unpaid				
Individual deposits subject to check	339,201 90	319,715 50	297,522 43	285,984 94
Certificates of deposit	1,150 00	6,205 30	150 00	4,068 00
Savings deposits	702,678 72	727,795 33	788,696 26	726,577 93
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	43,668 41	62,035 28	49,260 00	69,101 86
Notes and bills re-discounted				
Bills payable				
Totals	\$1,200,855 20	\$1,236,885 49	\$1,197,922 02	\$1,197,667 42

REPORT OF THE COMMISSIONER OF

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; WM. C. MAYBURY, *Vice President*; JOSEPH TAYLOR, *2d Vice President*;
W. H. ELLIS, *3d Vice President*; J. S. SCHMITTDIEL, *Cashier*; J. H. HAASS, *Assistant Cashier*.

DIRECTORS—Wm. C. Maybury, Jas. McGregor, C. I. Farrell, Geo. W. Radford, W. H. Ellis, Joseph Taylor,
Jno. S. Schmittiel, A. G. Boynton, O. W. Shipman, L. Connor, Geo. Weber, Edwin F. Conely.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$717,582 68	\$660,559 21	\$819,616 49	\$899,417 92
Stocks, bonds and mortgages.....	237,635 73	259,773 07	277,066 18	308,879 28
Overdrafts.....				
Due from banks in reserve cities.....	72,313 33	70,819 20	339,217 95	159,415 40
Due from other banks and bankers.....	94,023 67	99,565 23	147,624 35	113,513 53
Banking house.....	3,076 38	3,076 38	3,076 38	3,076 38
Furniture and fixtures.....	9,122 15	9,122 15	9,122 15	9,122 15
Other real estate.....				
Current expenses and taxes paid.....	10,658 64	4,019 92	9,223 68	4,030 69
Interest paid.....	5,863 48	14,851 51	17,289 96	23,062 79
Exchanges for clearing house.....	17,917 55	46,625 47	10,626 98	18,398 14
Checks and cash items.....				
Nickels and pennies.....	298 30	430 08	718 06	207 63
Gold coin.....	10,937 50	13,052 50	12,672 50	10,710 00
Silver coin.....	1,332 75	1,508 75	1,991 00	8,619 75
U. S. and national bank notes.....	35,925 00	40,085 00	36,739 00	51,873 00
Totals.....	\$1,216,687 16	\$1,223,488 47	\$1,714,984 63	\$1,604,826 71
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$207,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	19,474 87	22,266 86	38,065 21	47,052 18
Dividends unpaid.....				
Individual deposits subject to check.....	419,242 79	399,492 00	824,960 52	725,231 78
Certificates of deposit.....	66,869 77	254 25	100 00	808 35
Savings deposits.....	412,987 71	489,900 46	489,403 17	508,650 98
Certified checks.....	534 38	1,046 51	8,735 58	7,078 02
Cashier's checks outstanding.....				
Due to banks and bankers.....	87,577 64	100,528 89	143,720 15	106,005 42
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$1,216,687 16	\$1,223,488 47	\$1,714,984 63	\$1,604,826 71

No. 4.

THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*.

DIRECTORS—E. H. Butler, J. Huff Jones, Wm. A. Butler, Jr., Allan Shelden, Fred E. Butler, J. J. Clark, Herbert Bowen.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$552,966 53	\$622,454 66	\$710,198 79	\$833,680 44
Stocks, bonds and mortgages	501,542 27	504,289 77	445,450 36	449,329 83
Overdrafts	207 65	21 45	395 19	217 34
Due from banks in reserve cities.....	358,008 39	235,084 26	218,502 37	82,933 56
Due from other banks and bankers.....	11,169 10	7,573 94	10,108 65	4,970 51
Banking house				
Furniture and fixtures				
Other real estate	8,180 00	8,180 00	8,180 00	8,180 00
Current expenses and taxes paid.....	5,337 94	8,167 03	12,314 46	14,491 67
Interest paid		3,612 50	4,065 00	4,565 00
Exchanges for clearing house.....	10,843 29	39,350 80	28,751 40	4,974 30
Checks and cash items.....	28 27	7,259 68	1,122 16	1,025 50
Nickels and pennies	144 37	187 35	115 61	132 70
Gold coin.....	40,000 00	240 00	14,905 00	690 00
Silver coin	640 50	595 00	7,620 00	3,335 00
U. S. and national bank notes.....	12,214 00	27,368 00	63,024 00	40,795 00
Totals	\$1,501,302 31	\$1,461,384 44	\$1,524,752 99	\$1,449,372 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	23,507 45	12,917 19	25,981 90	24,072 69
Dividends unpaid.....				
Individual deposits subject to check	366,045 48	380,443 78	462,981 22	301,806 24
Certificates of deposit.....	19,920 82	22,561 82	8,716 73	3,276 36
Savings deposits.....	920,475 15	906,113 19	892,313 34	944,659 83
Certified checks.....	18,747 02	550 00		18,187 07
Cashier's checks outstanding.....		3,892 90		6,885 08
Due to banks and bankers.....	27,606 39	12,905 56	9,756 80	25,485 58
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,501,302 31	\$1,461,384 44	\$1,524,752 99	\$1,449,372 85

REPORT OF THE COMMISSIONER OF

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; JNO. H. KAPLE, *Vice President*; SAMUEL R. MUMFORD, *Treasurer*.

DIRECTORS—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, Geo. W. Latimer, John H. Kaple, Samuel R. Mumford, Geo. Peck, Geo. W. Balch, John Ward.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$289,165 78	\$272,536 39	\$276,989 94	\$313,598 81
Stocks, bonds and mortgages	931,658 15	976,680 34	970,334 02	988,688 54
Overdrafts	103 73		224 73	1,561 43
Due from banks in reserve cities	281,207 65	280,386 50	278,347 20	251,403 75
Due from other banks and bankers			107 60	
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	2,828 82	3,027 41	3,027 41	3,027 41
Current expenses and taxes paid	145 82	40 74		27 01
Interest paid		25 38		340 00
Exchanges for clearing house	8,793 89	14,051 29	10,238 70	5,661 22
Checks and cash items	4,133 32	2,849 23	3,341 41	2,017 14
Nickels and pennies	22 76	31 82	17 84	4 89
Gold coin	63,705 60	45,989 50	44,935 00	43,924 50
Silver coin	8,195 60	2,257 60	751 85	4,841 95
U. S. and national bank notes	20,158 00	18,867 00	22,653 00	17,996 00
Totals	\$1,607,119 12	\$1,618,742 70	\$1,612,967 70	\$1,635,087 65
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits	33,256 94	33,171 60	25,482 66	28,725 31
Dividends unpaid	52 00	1,057 00	70 00	70 00
Individual deposits subject to check	132,200 32	120,773 06	126,097 22	135,519 58
Certificates of deposit	1,302 95	1,811 95	1,338 29	1,613 75
Savings deposits	1,258,753 20	1,276,601 01	1,275,961 68	1,278,776 57
Certified checks	415 55		19 25	134 63
Cashier's checks outstanding	25 85	5 00	166 66	
Due to banks and bankers	1,112 31	5,323 08	3,881 94	10,247 77
Notes and bills re-discounted				
Bills payable				
Totals	\$1,607,119 12	\$1,618,742 70	\$1,612,967 70	\$1,635,087 65

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; JNO. M. DWYER, *Vice President*; JOS. PERRIEN, *2d Vice President*; JOS. B. MOORE, *Cashier*; J. H. JOHNSON, *Assistant Cashier*.

DIRECTORS—E. O. Grosvenor, H. Becker, J. Perrien, Thos. Barlum, W. M. Johnson, F. Howard, W. P. Ratigan, Geo. Hanley, S. C. Karrer, S. Simon, M. Brennan, J. B. Moore, G. W. Lee, J. M. Dwyer, A. Chapoton, Jr., S. W. Clarkson, Albert H. Webb.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$1,387,595 32	\$2,250,523 67	\$3,347,527 21	\$2,966,685 33
Stocks, bonds and mortgages	392,480 19	471,159 47	524,849 47	607,486 24
Overdrafts	1,176 47	3,976 21	1,310 46	232 97
Due from banks in reserve cities	194,785 15	648,274 07	1,163,444 33	750,404 42
Due from other banks and bankers	9,434 47	9,071 01	7,058 39	10,362 84
Banking house	129,863 19	142,133 19	155,254 73	158,065 19
Furniture and fixtures	2,000 00	7,934 50	12,115 64	11,961 59
Other real estate	634 96	1,738 31	1,747 61	1,733 56
Current expenses and taxes paid	9,549 82	800 29	11,737 78	18,676 30
Interest paid	12,918 16	95 75	18,898 06	31,060 65
Exchanges for clearing house	7,409 01	27,111 48	28,560 36	15,612 50
Checks and cash items	4,354 37	12,877 03	9,222 01	6,026 84
Nickels and pennies	823 50	430 00	860 70	483 70
Gold coin	5,704 40	54,253 60	90,791 00	34,675 00
Silver coin	8,654 36	19,651 93	17,796 20	12,625 23
U. S. and national bank notes	56,440 00	232,233 00	179,880 00	154,764 25
Totals	\$2,223,823 37	\$3,882,263 51	\$5,571,053 95	\$4,780,859 61
Liabilities.				
Capital stock paid in	\$456,600 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	40,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	58,680 57	29,338 93	70,823 47	100,647 58
Dividends unpaid		2,401 27	207 84	95 84
Individual deposits subject to check	278,763 84	1,802,385 74	3,424,986 96	2,399,018 85
Certificates of deposit	8,900 08	6,377 41	2,029 23	156,841 28
Savings deposits	845,634 27	945,899 82	1,049,473 35	1,058,311 57
Certified checks	2,379 15	3,684 10	5,539 29	2,660 73
Cashier's checks outstanding	19,375 29	535 21	21,052 81	7,110 73
Due to banks and bankers	513,490 17	541,641 03	446,941 00	506,173 04
Notes and bills rediscounted				
Bills payable				
Totals	\$2,223,823 37	\$3,882,263 51	\$5,571,053 95	\$4,780,859 61

REPORT OF THE COMMISSIONER OF

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; G. E. LAWSON, *Cashier*;
R. W. SMYLLIE, *Auditor*.

DIRECTORS—F. F. Palme, George E. Lawson, John Mark, Joseph Schulte, W. C. Yawkey, M. W. O'Brien, W. B. Moran, F. A. Schulte, D. Whitney, Jr., Patrick Fitzsimons, George H. Barbour, Jeremiah Dwyer, H. W. Candier, Clarence Carpenter, C. A. Ducharme, Fred. T. Moran, James L. Edson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$1,668,680 65	\$1,785,871 48	\$1,966,108 32	\$2,008,650 23
Stocks, bonds and mortgages	4,268,914 83	4,318,805 72	4,318,582 87	4,310,104 78
Overdrafts	3,024 56	800 40	860 49	1,272 57
Due from banks in reserve cities	904,182 52	1,008,769 51	815,296 02	899,551 46
Due from other banks and bankers	15,445 64	14,073 69	13,109 63	19,485 74
Banking house				
Furniture and fixtures	24,939 23	22,439 23	22,454 23	22,454 23
Other real estate	146,533 08	147,635 98	147,626 91	142,379 71
Current expenses and taxes paid	426 59	396 17		522 40
Interest paid	1,578 40	782 22		548 74
Exchanges for clearing house	44,179 34	24,362 63	68,409 61	55,366 80
Checks and cash items	3,951 06	2,200 48	2,271 76	1,678 27
Nickels and pennies	608 33	601 63	966 55	752 58
Gold coin	61,840 00	63,862 50	52,120 00	55,010 00
Silver coin	15,110 00	16,775 00	9,650 00	16,770 00
U. S. and national bank notes	216,168 00	213,597 00	159,067 00	188,558 00
Totals	\$7,375,377 23	\$7,573,973 64	\$7,576,523 39	\$7,723,585 51
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits	113,642 48	73,072 11	103,903 34	138,574 97
Dividends unpaid		6,480 00		
Individual deposits subject to check	680,996 43	651,070 01	551,265 40	825,542 82
Certificates of deposit	22,906 89	22,388 15	17,787 26	22,556 69
Savings deposits	5,605,951 10	5,877,637 84	5,956,899 65	5,896,081 69
Certified checks	7,096 58	7,702 49	9,205 40	7,868 60
Cashier's checks outstanding				
Due to banks and bankers	319,783 75	310,623 04	312,462 34	208,510 74
Notes and bills rediscounted				
Bills payable				
Totals	\$7,375,377 23	\$7,573,973 64	\$7,576,523 39	\$7,723,585 51

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEO. H. RUSSEL, *President*; M. S. SMITH, *Vice President*; R. S. MASON, *Cashier*; A. E. WING, *Auditor*.

DIRECTORS—Wm. C. Colburn, Wm. C. McMillan, Geo. H. Russel, Robert S. Mason, Martin S. Smith, Hugh McMillan, Henry Russel, Frank J. Hecker, Chas. Stinchfield, Henry B. Ledyard, Russell A. Alger, Clarence L. Freer, Harvey C. Parke, W. H. Elliot, Henry M. Campbell.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,467,471 31	\$1,536,584 57	\$1,604,368 12	\$1,713,293 54
Stocks, bonds and mortgages.....	1,206,241 65	1,219,335 22	1,321,902 66	1,419,627 98
Overdrafts.....	130 18	216 81	439 91	1,109 37
Due from banks in reserve cities.....	406,012 79	338,550 68	438,630 74	432,608 75
Due from other banks and bankers.....	11,260 49	13,292 45	9,125 60	16,447 17
Banking house.....				
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Current expenses and taxes paid.....	355 71	800 26		162 05
Interest paid.....	2,032 74	1,572 72		2,528 92
Exchanges for clearing house.....	6,090 78	11,607 22	52,454 50	71,471 33
Checks and cash items.....	8,842 26	21,306 28	18,925 39	15,714 58
Nickels and pennies.....	437 22	666 67	212 60	736 94
Gold coin.....	86,100 00	69,620 00	73,895 00	66,307 50
Silver coin.....	14,986 90	12,558 00	10,836 70	11,771 70
U. S. and national bank notes.....	45,057 00	72,591 00	87,616 00	150,797 00
Totals.....	\$3,257,519 03	\$3,291,701 85	\$3,620,957 22	\$3,905,073 88
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	100,000 00
Undivided profits.....	41,561 31	50,445 43	58,119 40	18,959 96
Dividends unpaid.....			4,000 00	
Individual deposits subject to check.....	514,762 82	487,432 01	801,491 86	779,923 63
Certificates of deposit.....	51,118 17	50,370 00	675 00	126,665 00
Savings deposits.....	2,226,623 09	2,279,936 91	2,401,287 33	2,585,160 95
Certified checks.....	8,232 29	2,498 21	1,154 27	623 43
Cashier's checks outstanding.....	2,525 00	5 82	1,164 11	
Due to banks and bankers.....	162,646 35	171,013 50	100,065 25	93,743 91
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,257,519 03	\$3,291,701 85	\$3,620,957 22	\$3,905,076 88

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

S. DOW ELWOOD, *President*; D. M. FERRY, *Vice President*; WM. STAGG, *Assistant Treasurer*.

DIRECTORS—D. M. Ferry, H. K. White, Jerome Croul, Francis Adams, S. D. Elwood, Wm. A. Moore, T. W. Palmer, Wm. S. Green, E. H. Flinn.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$1,499,311 02	\$1,443,227 55	\$1,441,409 92	\$1,530,656 68
Stocks, bonds and mortgages	3,433,356 62	3,460,984 72	3,569,714 78	3,591,846 74
Overdrafts				
Due from banks in reserve cities	824,340 80	877,127 20	843,047 38	884,237 96
Due from other banks and bankers	78 07			
Banking house	110,000 00	110,000 00	110,000 00	110,000 00
Furniture and fixtures				
Other real estate	37,067 09	37,067 03	36,422 90	38,025 73
Current expenses and taxes paid	25,123 73	367 62	10,199 94	
Interest and premiums paid		8,314 74	6,918 86	
Exchanges for clearing house				
Checks and cash items	14,108 09	10,842 40	10,123 16	4,764 65
Nickels and pennies	327 59	411 96	374 29	453 64
Gold coin	60,555 00	60,915 00	65,335 00	65,507 50
Silver coin	1,246 65	3,415 00	3,409 60	4,058 90
U. S. and national bank notes	35,975 00	32,800 00	27,066 00	45,817 00
Totals	\$6,011,494 68	\$6,045,473 28	\$6,124,021 83	\$6,275,368 80
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits	328,725 89	275,678 08	313,704 55	260,726 62
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits	5,382,768 77	5,469,795 20	5,505,317 28	5,714,642 18
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$6,011,494 68	\$6,045,473 28	\$6,124,021 83	\$6,275,368 80

No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

JOHN LYLE, *President*; N. F. CHOATE, *Vice President*; F. W. LYLE, *Cashier*; I. B. GAGE, *Ass't Cashier*.

DIRECTORS—Nelson F. Choate, Frank W. Lyle, W. M. Lyle, C. E. Lyle, Jno. Lyle.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$176,163 52	\$158,247 85	\$200,029 85	\$195,436 49
Stocks, bonds and mortgages	25,910 00	26,535 00	22,935 00	25,675 00
Overdrafts	6,079 57	14,133 79	10,756 16	5,789 85
Due from banks in reserve cities	1,599 94	28,138 41	10,097 79	8,813 91
Due from other banks and bankers				
Banking house				
Furniture and fixtures	6,264 57	6,264 57	6,264 57	6,264 57
Other real estate	2,074 54	2,074 54	2,074 54	3,080 64
Current expenses and taxes paid	1,593 62	125 10	1,193 64	2,128 57
Interest paid	2,558 47	3,192 30	3,192 30	3,192 30
Exchanges for clearing house	1,441 51	828 67	3,505 08	637 16
Checks and cash items	120 55	1,416 48	1,752 54	3,208 88
Nickels and pennies	151 61	107 68	170 79	105 36
Gold coin	4,354 84	10,302 50	9,410 00	8,500 00
Silver coin	723 00	895 00	728 00	2,080 00
U. S. and national bank notes	6,353 00	12,058 00	6,034 00	13,589 00
Totals	\$235,388 74	\$264,319 89	\$278,144 26	\$278,451 51
Liabilities.				
Capital stock paid in	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund	6,500 00	7,100 00	7,100 00	7,100 00
Undivided profits	2,974 22	186 91	1,937 99	3,126 25
Dividends unpaid				
Individual deposits subject to check	28,949 18	46,187 61	51,384 82	51,879 44
Certificates of deposit	136,821 31	150,845 37	157,721 45	156,345 82
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	144 03			
Notes and bills rediscounted				
Bills payable				
Totals	\$235,388 74	\$264,319 89	\$278,144 26	\$278,451 51

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized Sept. 26, 1892.

WM. C. REEVES, *President*; C. F. E. LONG, *Vice President*; T. W. BARNES, *Cashier*.DIRECTORS—Byron J. Corbin, C. F. E. Long, Wm. Clute, M. J. Howe, T. W. Barnes, Wm. C. Reeves,
Mell Barnes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts				\$32,215 83
Stocks, bonds and mortgages				2,475 21
Overdrafts				3,566 74
Due from banks in reserve cities				3,680 88
Due from other banks and bankers				20 54
Banking house				
Furniture and fixtures				1,264 18
Other real estate				
Current expenses and taxes paid				292 42
Interest paid				137 77
Exchanges for clearing house				
Checks and cash items				1 00
Nickels and pennies				9 07
Gold coin				25 00
Silver coin				184 00
U. S. and national bank notes				2,620 00
Totals				\$46,492 64
Liabilities.				
Capital stock paid in				\$15,000 00
Surplus fund				
Undivided profits				417 43
Dividends unpaid				
Individual deposits subject to check				11,322 20
Certificates of deposit				19,753 01
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				\$46,492 64

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

W. H. CLARK, *President*; CHAS. H. SAYRE, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS—Horace Bradley, Edward Brown, E. E. White, T. M. Cooney, W. H. Clark, C. H. Sayre, A. F. Cornell, A. H. Pattengell, F. N. Conn.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$27,344 95	\$30,836 63	\$31,133 54	\$30,464 04
Stocks, bonds and mortgages	5,275 00	5,275 00	6,840 00	8,540 00
Overdrafts			338 18	311 33
Due from banks in reserve cities	3,346 92	1,113 67	4,873 03	2,301 18
Due from other banks and bankers	1,431 94	1,000 00		352 24
Banking house				
Furniture and fixtures	671 00	1,721 00	1,721 00	1,721 00
Other real estate				
Current expenses and taxes paid	1,188 25	1,465 70	1,779 40	2,195 08
Interest paid	33 43	44 31	76 31	156 18
Exchanges for clearing house				
Checks and cash items	31 90	44 63		
Nickels and pennies	68 80	98 18	84 06	71 27
Gold coin	140 00	535 00	427 50	785 00
Silver coin	781 30	1,339 25	1,774 95	1,155 15
U. S. and national bank notes	2,210 00	2,105 00	2,487 00	4,150 00
Totals	\$42,526 49	\$45,573 37	\$51,534 97	\$52,702 47
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				
Undivided profits	1,083 59	1,537 71	2,006 49	2,589 96
Dividends unpaid				
Individual deposits subject to check	8,616 56	7,627 66	9,752 19	9,234 77
Certificates of deposit	7,876 34	11,408 00	14,776 29	15,877 74
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$42,526 49	\$45,573 37	\$51,534 97	\$52,702 47

REPORT OF THE COMMISSIONER OF

No. 114.

TAWAS STATE SAVINGS BANK, EAST TAWAS.

Organized March 6, 1891.

M. H. FRENCH, *President*; MILO EASTMAN, *Vice President*; W. G. RICHARD, *Second Vice President*;
F. F. FRENCH, *Cashier*.

DIRECTORS—M. H. French, Milo Eastman, W. P. Taft, H. T. Thomas, F. F. French, Wm. G. Richard,
T. Emery, Geo. A. Prescott, Geo. H. Chamberlain.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 8.
Loans and discounts.....	\$70,825 95	\$62,508 54	\$70,268 49	\$78,948 89
Stocks, bonds and mortgages.....	4,129 29	4,535 04	5,732 18	6,399 98
Overdrafts.....	211 40	253 10	157 00	205 35
Due from banks in reserve cities.....	3,113 86	4,123 04	6,231 06	6,648 24
Due from other banks and bankers.....				
Banking house.....	2,610 90	2,730 50	2,864 90	2,980 15
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Current expenses and taxes paid.....	1,993 45		1,296 24	1,785 65
Interest paid.....	131 58		551 18	686 00
Exchanges for clearing house.....				
Checks and cash items.....	149 45	302 68	720 75	692 15
Nickels and pennies.....	16 25	15 47	26 33	113 15
Gold coin.....	125 00	102 50	135 00	140 00
Silver coin.....	720 00	55 00	432 15	1,123 00
U. S. and national bank notes.....	1,333 00	3,716 00	2,389 00	1,685 00
Totals.....	\$86,643 13	\$79,541 87	\$92,004 30	\$102,607 56
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits.....	2,399 63	177 50	2,233 59	3,686 26
Dividends unpaid.....				
Individual deposits subject to check.....	40,136 23	34,452 56	41,008 71	44,091 60
Certificates of deposit.....	3,051 20	7,591 20	8,452 70	6,934 50
Savings deposits.....	3,506 07	10,320 61	13,309 30	14,820 20
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				6,075 00
Bills payable.....				
Totals.....	\$86,643 13	\$79,541 87	\$92,004 30	\$102,607 56

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*; E. S. HARRIS, *Assistant Cashier*.

DIRECTORS—Joseph Carr, G. W. Webster, H. P. Webster, E. S. Harris, H. H. Hamilton, A. Rogers, E. F. Knapp, J. M. Corbin, Henry C. Minnie.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$106,762 27	\$105,465 37	\$102,935 83	\$119,292 63
Stocks, bonds and mortgages.....	30,226 78	30,851 78	32,580 14	36,605 67
Overdrafts.....	5,681 74	6,278 96	4,797 05	5,678 41
Due from banks in reserve cities.....	3,257 41	11,743 04	8,205 72	6,808 07
Due from other banks and bankers.....	87 58		17 95	132 03
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	9,170 70	9,110 70	8,000 00	7,000 00
Current expenses and taxes paid.....	1,041 72	31 72	477 37	1,193 29
Interest paid.....	803 13	19 72	310 22	772 14
Exchanges for clearing house.....				
Checks and cash items.....	77 66	596 49	66 11	395 57
Nickels and pennies.....	2 52	7 78	8 81	9 34
Gold coin.....	1,015 00	802 50	520 00	695 00
Silver coin.....	450 00	240 00	490 00	740 00
U. S. and national bank notes.....	3,464 00	4,171 00	3,627 00	1,535 00
Totals.....	\$169,540 51	\$176,819 06	\$169,535 70	\$188,357 17
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	4,800 00	5,100 00	5,100 00	5,100 00
Undivided profits.....	4,737 53	985 09	3,705 44	7,157 12
Dividends unpaid.....		332 00	100 00	100 00
Individual deposits subject to check.....	26,692 05	24,345 23	19,775 88	16,146 45
Certificates of deposit.....	57,984 83	66,861 14	65,854 38	63,665 60
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	326 10	195 60		
Notes and bills rediscounted.....				1,188 00
Bills payable.....		4,000 00		20,000 00
Totals.....	\$169,540 51	\$176,819 06	\$169,535 70	\$188,357 17

REPORT OF THE COMMISSIONER OF

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; H. H. NOBLE, *Vice President*; W. M. ANDRUS, *Second Vice President*;
F. B. MOORE, *Cashier*.

DIRECTORS—Horatio B. Lewis, Walter M. Andrus, Fitch R. Williams, Henry H. Noble, M. B. Lang, R. W. Bagot, Frank B. Moore, Winfield McLane, H. M. Slauson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$29,737 73	\$38,997 55	\$46,803 07	\$46,642 01
Stocks, bonds and mortgages	14,085 00	11,535 00	12,875 00	16,238 00
Overdrafts	1,417 69	13 82		
Due from banks in reserve cities	12,431 10	12,873 17	20,876 94	10,653 67
Due from other banks and bankers		3,000 00		
Banking house				
Furniture and fixtures	2,073 87	2,103 69	2,132 03	2,153 15
Other real estate				
Current expenses and taxes paid	818 84	78 77	464 77	1,016 77
Interest paid	204 49	55	39 02	71 06
Exchanges for clearing house				
Checks and cash items	211 35	232 65	41 00	718 11
Nickels and pennies	125 77	90 31	84 65	59 06
Gold coin	230 00	70 00	165 00	180 00
Silver coin	953 80	999 75	233 60	906 05
U. S. and national bank notes	4,298 00	5,384 00	5,500 00	6,995 00
Totals	\$66,592 64	\$75,429 26	\$89,215 08	\$85,631 48
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund			500 00	500 00
Undivided profits	1,735 31	1,096 14	1,990 81	3,190 93
Dividends unpaid				
Individual deposits subject to check	18,365 67	26,066 42	35,366 83	22,329 40
Certificates of deposit	7,491 62	6,468 12	9,177 26	16,416 97
Savings deposits	4,000 04	4,798 58	7,180 18	8,194 18
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		2,000 00		
Notes and bills rediscounted				
Bills payable				
Totals	\$66,592 64	\$75,429 26	\$89,215 08	\$85,631 48

No. 10.

STATE BANK OF FENTON, FENTON.

Organized January 2, 1871.

J. BUCKBEE, *President*; A. CORNWALL, *Vice President*; W. W. MILLARD, *Cashier*.

DIRECTORS—Josiah Buckbee, W. W. Millard, Clarence Tinker, A. Cornwall, Hudson A. Taylor, Maria B. Taylor.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$79,293 29	\$79,307 11	\$91,612 83	\$82,113 56
Stocks, bonds and mortgages.....	23,430 00	25,730 00	25,730 00	24,580 00
Overdrafts.....				
Due from banks in reserve cities.....	13,330 77	26,945 39	19,755 15	13,222 72
Due from other banks and bankers.....				
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,250 00	2,250 00	2,250 00	2,250 00
Other real estate.....				
Current expenses and taxes paid.....	526 04	16 60	884 36	1,194 00
Interest paid.....	130 90	14 18	97 98	298 48
Exchanges for clearing house.....				
Checks and cash items.....	38 41	96 86	106 26	155 32
Nickels and pennies.....	71 57	31 78	89 61	104 72
Gold coin.....	5,140 00	5,090 00	5,245 00	5,205 00
Silver coin.....	1,280 65	1,516 90	1,911 50	1,588 55
U. S. and national bank notes.....	12,115 00	14,183 00	9,568 00	9,802 00
Totals.....	\$142,106 63	\$159,681 82	\$161,750 69	\$145,014 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	3,500 00
Undivided profits.....	4,168 46	1,362 57	3,424 73	5,378 76
Dividends unpaid.....				
Individual deposits subject to check.....	37,862 11	49,430 98	42,702 49	29,326 77
Certificates of deposit.....	47,076 06	55,388 27	62,123 47	56,808 82
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,106 63	\$159,681 82	\$161,750 69	\$145,014 35

REPORT OF THE COMMISSIONER OF

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; J. W. BEGOLE, *Vice President*; H. C. SPENCER, *Cashier*.DIRECTORS—Alex. McFarlan, S. J. Beecher, J. W. Begole, J. H. Whiting, D. D. Aitken, G. W. Hubbard,
H. C. Spencer, R. J. Whaley, G. W. Buckingham, M. Ephraim, Wm. C. Durant.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$408,752 06	\$384,218 64	\$375,553 82	\$404,412 76
Stocks, bonds and mortgages.....	81,189 00	86,103 65	93,358 65	93,803 15
Overdrafts.....	979 92	2,127 20	4,626 25	1,260 77
Due from banks in reserve cities.....	45,831 95	56,292 13	110,899 92	85,525 73
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,362 69	37 56	1,557 18	2,384 93
Interest paid.....	2,158 35	298 52	1,394 72	2,307 47
Exchanges for clearing house.....				
Checks and cash items.....	170 79	624 18	773 83	218 52
Nickels and pennies.....	31 10	66 88	61 18	202 32
Gold coin.....	3,510 00	8,287 50	4,120 00	7,335 00
Silver coin.....	323 87	953 91	690 98	660 50
U. S. and national bank notes.....	9,175 00	19,180 00	6,207 00	14,884 00
Totals.....	\$567,484 73	\$571,190 17	\$612,243 53	\$626,995 15
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	10,000 00	11,000 00	11,000 00	11,000 00
Undivided profits.....	16,187 38	7,880 26	14,680 38	21,573 95
Dividends unpaid.....		940 00	460 00	
Individual deposits subject to check.....	172,910 38	167,434 53	188,865 78	180,672 49
Certificates of deposit.....	160,101 79	12,776 19	11,540 32	7,027 53
Savings deposits.....	48,438 16	212,566 18	233,330 30	253,692 06
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	9,847 02	8,593 01	2,366 75	3,029 12
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$567,484 73	\$571,190 17	\$612,243 53	\$626,995 15

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

RUSSELL BISHOP, *President*; W. A. ATWOOD, *Vice President*; A. G. BISHOP, *Cashier*; JAS. MARTIN, *Assistant Cashier*.

DIRECTORS—Wm. W. Crapo, Russell Bishop, W. A. Atwood, Geo. R. Gold, C. C. Pierson, M. Davison, Jas. C. Wilson, Ira H. Wilder, F. H. Pierce.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$345,048 94	\$362,656 25	\$374,535 23	\$876,490 20
Stocks, bonds and mortgages.....	243,254 17	243,051 85	255,737 51	251,481 76
Overdrafts.....	3,587 96	2,524 96	7,752 02	8,668 82
Due from banks in reserve cities.....	107,557 35	99,343 16	70,976 35	96,864 15
Due from other banks and bankers.....	2,990 16	5,620 71	7,378 12	6,207 73
Banking house.....				
Furniture and fixtures.....	6,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	1,876 74	1,876 74	1,876 74	4,553 74
Current expenses and taxes paid.....	3,148 64	35 20	2,090 26	3,544 96
Interest paid.....	2,512 63	295 69	1,566 80	2,769 15
Exchanges for clearing house.....				
Checks and cash items.....	1,284 40	399 23	1,199 64	2,573 20
Nickels and pennies.....	12 85	101 21	70 07	35 35
Gold coin.....	9,717 50	12,470 00	11,890 00	8,470 00
Silver coin.....	1,100 00	1,510 00	1,700 00	1,310 00
U. S. and national bank notes.....	8,372 00	14,190 00	5,781 00	10,009 00
Totals.....	\$736,458 34	\$749,075 00	\$747,553 74	\$777,978 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	27,291 04	11,016 51	19,359 36	23,594 05
Dividends unpaid.....		990 00	50 00	
Individual deposits subject to check.....	136,687 65	121,324 35	106,729 99	117,721 58
Certificates of deposit.....	8,007 04	169,148 59	176,371 96	179,570 38
Savings deposits.....	429,291 51	306,474 45	304,921 33	311,670 95
Certified checks.....	181 10	121 10	121 10	121 10
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$736,458 34	\$749,075 00	\$747,553 74	\$777,978 06

REPORT OF THE COMMISSIONER OF

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

DANIEL COTCHER, *President*; CARLOS PACKARD, *Vice President*; GEORGE PACKARD, *Cashier*.

DIRECTORS—D. Cotcher, C. Packard, F. A. Niles, F. P. Sayre, Wm. Hosie, H. Montgomery, G. Packard, J. Kimmell, Orrin Hart.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$121,008 24	\$165,769 21	\$149,705 16	\$176,782 04
Stocks, bonds and mortgages.....	19,000 00	19,300 00	21,850 00	22,150 00
Overdrafts				
Due from banks in reserve cities	36,492 88	7,590 27	14,290 34	9,058 27
Due from other banks and bankers	3,542 82	3,621 78	2,492 41	2,480 40
Banking house	2,874 71	2,874 71	2,874 71	2,874 71
Furniture and fixtures	2,125 29	2,125 29	2,125 29	2,125 29
Other real estate				
Current expenses and taxes paid	987 57	163 68	650 47	8 14
Interest paid	441 22	831 86	1,778 37	58 77
Exchanges for clearing house				
Checks and cash items	5,090 50	806 88	1,005 20	176 90
Nickels and pennies	72 35	55 02	80 73	48 04
Gold coin	4,645 00	3,080 00	2,515 00	2,560 00
Silver coin	863 30	1,027 00	706 35	859 10
U. S. and national bank notes	4,236 00	5,178 00	2,872 00	2,922 00
Totals	\$201,379 88	\$212,423 70	\$202,946 03	\$222,098 66
Liabilities.				
Capital stock paid in	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund		2,000 00	2,000 00	3,600 00
Undivided profits	5,105 45	1,059 04	4,148 67	484 28
Dividends unpaid		60 00	20 00	2,200 00
Individual deposits subject to check	7,419 55	10,040 78	6,404 22	12,979 93
Certificates of deposit	138,165 78	141,068 13	132,550 29	144,834 21
Savings deposits	689 10	3,195 75	2,822 85	3,000 24
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$201,379 88	\$212,423 70	\$202,946 03	\$222,098 66

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

C. GRULER, *President*; FREDERICK SCHEMER, *Vice President*; W. H. SNELLING, *Cashier*.

DIRECTORS—C. Gruler, Frederick Schemer, Michael Spitzley, John H. Corbit, Jos. Cook, Frank Gruler, C. C. Vaughan.

Resources.	Report of May 17,	Report of July 12,	Report of Sept. 30,	Report of Dec. 9.
Loans and discounts			\$30,747 45	\$39,513 80
Stocks, bonds and mortgages			6,181 50	10,607 11
Overdrafts			1,318 84	1,079 64
Due from banks in reserve cities			3,378 55	
Due from other banks and bankers				
Banking house				
Furniture and fixtures			40 00	850 18
Other real estate				
Current expenses and taxes paid			1,017 91	1,549 57
Interest paid			594 91	1,035 70
Exchanges for clearing house				
Checks and cash items			74 68	67 35
Nickels and pennies			27 90	18 64
Gold coin			577 50	1,062 50
Silver coin			555 00	898 00
U. S. and national bank notes			1,827 00	1,372 00
Totals			\$46,341 24	\$58,054 49
Liabilities.				
Capital stock paid in			\$15,000 00	\$15,000 00
Surplus fund				
Undivided profits			2,444 81	3,837 54
Dividends unpaid				
Individual deposits subject to check			8,018 49	5,751 53
Certificates of deposit			9,583 66	20,752 98
Savings deposits			11,294 28	12,656 07
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				56 37
Notes and bills rediscounted				
Bills payable				
Totals			\$46,341 24	\$58,054 49

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

JUSTIN M. STANLEY, *President*; EDWIN S. PIERCE, *Vice President*; F. A. HALL, *Cashier*; D. B. SHEDD, *Assistant Cashier*.

DIRECTORS—Wm. D. Tolford, Chas. W. Garfield, Edwin S. Pierce, Geo. M. Edison, C. G. Swensberg, Justin M. Stanley, Aaron Brewer, Moreau S. Crosby, N. Fred Avery.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$758,466 46	\$804,086 86	\$765,924 07	\$690,357 37
Stocks, bonds and mortgages.....	415,346 99	463,172 65	512,022 65	527,937 90
Overdrafts.....	108 24	240 39	1,779 46	232 84
Due from banks in reserve cities.....	229,705 24	274,777 78	250,381 19	204,186 80
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	3,703 17	3,780 67	3,780 67	3,792 65
Other real estate.....	12,820 38	12,876 50	12,876 50	11,076 50
Current expenses and taxes paid.....	4,309 73	303 58	2,304 18	5,423 66
Interest paid.....	6,897 13	592 80	5,299 80	3,779 48
Exchanges for clearing house.....	1,468 44	3,073 30	4,769 32	2,433 72
Checks and cash items.....	1,726 21	1,214 17	1,431 73	1,907 98
Nickels and pennies.....	137 59	105 22	111 36	149 78
Gold coin.....	10,475 00	10,510 00	10,237 50	10,679 00
Silver coin.....	2,516 50	1,543 10	4,211 70	4,267 25
U. S. and national bank notes.....	19,778 00	29,896 00	13,887 00	19,239 00
Totals.....	\$1,467,459 08	\$1,606,173 02	\$1,589,517 63	\$1,490,563 93
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	11,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	54,574 16	31,784 08	49,151 59	63,339 43
Dividends unpaid.....		2,138 00	58 00	
Individual deposits subject to check.....	242,643 35	337,304 32	266,978 54	152,616 43
Certificates of deposit.....	421,278 65	448,807 69	482,887 56	497,257 04
Savings deposits.....	571,167 92	606,593 98	612,766 94	606,351 03
Certified checks.....			225 00	
Cashier's checks outstanding.....	16,795 00	16,600 00	14,500 00	7,500 00
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,467,459 08	\$1,606,173 02	\$1,589,517 63	\$1,490,563 93

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*; K. VAN HOF, *Assistant Cashier*.

DIRECTORS—Jno. A. Covode, T. J. O'Brien, D. A. Blodgett, Henry Idema, Jos. A. McKee, A. J. Bowne, John W. Blodgett, J. A. S. Verdier, E. Croften Fox.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$539,286 81	\$685,379 11	\$650,852 95	\$811,976 55
Stocks, bonds and mortgages.....	312,131 70	293,498 00	308,063 00	333,593 00
Overdrafts	469 57	928 82	1,081 26	1,007 43
Due from banks in reserve cities.....	168,986 80	156,138 27	144,087 06	179,773 03
Due from other banks and bankers.....	4,709 30	41,953 94	4,364 02	2,696 88
Banking house	25,000 00	25,000 00	27,118 50	25,000 00
Furniture and fixtures	1,200 00	1,236 60	1,236 60	1,544 80
Other real estate		115 00		3,042 29
Current expenses and taxes paid	3,529 21	141 12	2,366 14	4,931 92
Interest paid	15,608 64	8,171 03	12,815 59	19,029 74
Exchanges for clearing house.....	2,530 11	10,228 61	6,091 24	1,830 72
Checks and cash items	766 58	15,855 17	1,150 43	1,126 01
Nickels and pennies.....	77 91	159 53	65 77	87 77
Gold coin	14,865 00	8,680 00	4,040 00	9,097 50
Silver coin	1,650 45	343 75	1,372 55	3,563 50
U. S. and national bank notes.....	17,692 00	21,192 00	15,959 00	5,182 00
Totals.....	\$1,108,504 08	\$1,268,960 95	\$1,180,664 11	\$1,403,393 14
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	11,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	35,171 69	18,016 03	32,806 24	46,083 34
Dividends unpaid.....		355 00	25 00	
Individual deposits subject to check	414,032 12	551,766 92	370,695 74	561,513 61
Certificates of deposit	199,828 81	201,698 35	237,811 59	237,870 20
Savings deposits	398,471 46	432,124 65	474,325 54	492,925 99
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$1,108,504 08	\$1,268,960 95	\$1,180,664 11	\$1,403,393 14

REPORT OF THE COMMISSIONER OF

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN, *President*; H. F. HASTINGS, *Vice President*; C. M. HEALD, *Second Vice President*;
CHAS. B. KELSEY, *Cashier*; W. A. MARTINDALE, *Assistant Cashier*.

DIRECTORS—J. H. Gibbs, H. F. Hastings, C. B. Judd, D. D. Cody, Jno. Patton, Jr., Wm. A. Smith, S. A. Morman, J. G. McBride, D. E. Waters, D. J. Leathers, Jno. Murray, C. M. Heald, T. Hefferan, C. H. Coit, C. H. Burkey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$271,322 16	\$262,252 52	\$325,373 39	\$321,309 18
Stocks, bonds and mortgages	88,905 11	97,805 11	110,297 23	121,397 23
Overdrafts	266 34	793 81	439 59	1,054 92
Due from banks in reserve cities	145,881 47	174,517 55	99,707 44	104,909 18
Due from other banks and bankers	686 21	379 59	1,680 13	1,943 92
Banking house				
Furniture and fixtures	6,592 89	6,360 30	6,715 51	7,047 38
Other real estate				
Current expenses and taxes paid	2,889 38	35 69	1,644 77	4,886 49
Interest paid	2,127 73	447 42	1,861 50	5,481 88
Premiums paid				401 37
Exchanges for clearing house	2,900 19	2,890 50	1,029 97	1,776 12
Checks and cash items	1,501 41	3,832 49	516 78	222 74
Nickels and pennies	600 04	214 58	187 02	176 10
Gold coin	432 50	3,910 00	112 50	1,095 00
Silver coin	3,672 50	3,447 50	1,627 50	625 00
U. S. and national bank notes	9,698 00	8,094 00	4,353 00	12,400 00
Totals	\$537,475 93	\$564,986 06	\$555,546 28	\$584,731 51
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	4,500 00	6,500 00	6,500 00	6,500 00
Undivided profits	9,427 85	249 80	6,988 72	13,150 57
Dividends unpaid	40 00	2,756 00	40 00	40 00
Individual deposits subject to check	134,626 94	107,712 38	88,841 41	91,419 81
Certificates of deposit	181,735 19	218,745 40	216,995 99	224,996 99
Savings deposits	101,028 31	125,027 74	132,762 52	142,751 20
Certified checks	105 25			
Cashier's checks outstanding				
Due to banks and bankers	6,012 39	3,994 74	3,417 64	5,372 94
Notes and bills rediscounted				
Bills payable				
Totals	\$537,475 93	\$564,986 06	\$555,546 28	\$584,731 51

No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; I. C. SMITH, *Vice President*; CHAS. F. PIKE, *Cashier*.

DIRECTORS—Wm. J. Stuart, M. Shanahan, Wm. H. Jones, H. N. Moore, J. K. Johnston, S. B. Jenks, Edward Lowe, R. M. Montgomery, Chas. F. Pike, Daniel McCoy, C. C. Follmer, I. C. Smith, G. W. Perkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....		\$17,269 94	\$263,246 16	\$327,827 30
Stocks, bonds and mortgages.....			20,500 00	30,000 00
Overdrafts.....			139 41	35 57
Due from banks in reserve cities.....		104,432 35	51,361 20	86,852 02
Due from other banks and bankers.....				14,872 41
Banking house.....				
Furniture and fixtures.....		405 80	6,186 76	6,358 26
Other real estate.....				
Current expenses and taxes paid.....		936 65	4,437 80	6,518 26
Interest paid.....			166 72	473 40
Exchanges for clearing house.....		1,017 12	2,387 93	2,331 00
Checks and cash items.....			48 43	184 13
Nickels and pennies.....		26 63	31 63	88 00
Gold coin.....		45 00	442 50	1,094 30
Silver coin.....		961 00	2,978 10	3,415 99
U. S. and national bank notes.....		7,142 00	6,296 00	5,498 00
Totals.....		\$132,236 49	\$363,722 64	\$486,051 64
Liabilities.				
Capital stock paid in.....		\$104,200 00	\$164,110 00	\$199,636 34
Surplus fund.....				
Undivided profits.....		591 61	5,857 74	11,233 35
Dividends unpaid.....				
Individual deposits subject to check.....		24,487 33	95,656 66	103,758 09
Certificates of deposit.....		1,487 05	74,089 07	132,089 03
Savings deposits.....		1,470 50	16,342 46	31,960 77
Certified checks.....				
Cashier's checks outstanding.....			2 50	
Due to banks and bankers.....			7,664 21	7,374 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$132,236 49	\$363,722 64	\$486,051 64

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

JNO. W. KNIGHT, *President*; O. F. HOBART, *Vice President*; CHAS. M. SPINNING, *Cashier*.

DIRECTORS—A. Hitchcock, M. L. Raymond, J. W. Knight, O. F. Hobart, Geo. E. Osborne, E. Robinson, Chas. M. Spinning, J. B. Cadwell, M. E. Keeler.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$53,381 02	\$64,442 67	\$71,270 83	\$53,433 46
Stocks, bonds and mortgages	21,125 00	23,825 00	29,479 08	23,806 00
Overdrafts	295 07	223 65	659 06	531 80
Due from banks in reserve cities	21,301 81	9,180 88	2,884 45	3,942 01
Due from other banks and bankers				
Banking house				
Furniture and fixtures	3,600 00	3,600 00	3,600 00	3,600 00
Other real estate	1,500 00	1,500 00	1,500 00	1,500 00
Current expenses and taxes paid	450 52	1 97	293 45	588 79
Interest paid	827 66	25 21	207 08	530 33
Exchanges for clearing house				
Checks and cash items	206 13	1 92		281 53
Nickels and pennies	65 80	80 94	46 68	26 86
Gold coin	887 50	1,578 00	2,270 50	482 50
Silver coin	417 05	443 80	470 80	400 75
U. S. and national bank notes	3,935 00	5,390 00	2,473 00	3,332 00
Totals	\$112,992 56	\$115,294 04	\$115,154 93	\$102,956 03
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	800 00	950 00	950 00	950 00
Undivided profits	3,583 77	1,680 10	2,062 55	3,669 10
Dividends unpaid	150 00	1,110 00		
Individual deposits subject to check	22,814 40	24,972 70	16,895 00	15,905 78
Certificates of deposit	33,853 52	30,246 17	25,120 39	24,467 86
Savings deposits	26,741 34	31,335 07	31,045 62	32,963 29
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	49 53		81 37	
Notes and bills re-discounted				
Bills payable			14,000 00	
Totals	\$112,992 56	\$115,294 04	\$115,154 93	\$102,956 03

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; J. F. HAMBITZER, *Cashier*.

DIRECTORS—J. Vivian, Jacob Baer, C. A. Wright, E. Ryan, E. L. Wright, Joseph Wertin, John Cliff.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$172,825 09	\$165,586 93	\$177,756 00	\$202,469 02
Stocks, bonds and mortgages.....	21,480 00	31,830 00	28,830 00	34,830 00
Overdrafts.....	393 04	1,415 00	116 95	384 15
Due from banks in reserve cities.....	63,696 50	76,956 24	56,044 58	45,668 86
Due from other banks and bankers.....	4,613 65	3,469 48	2,883 22	3,876 38
Banking house.....	19,401 58	19,401 58	19,401 58	19,401 58
Furniture and fixtures.....	1,563 96	1,563 96	1,563 96	1,563 96
Other real estate.....				
Current expenses and taxes paid.....	233 69	1,069 34	2,405 61	3,390 10
Interest paid.....	32 30	1,289 72	1,376 84	1,502 90
Exchanges for clearing house.....				
Checks and cash items.....	3,871 65	929 01	668 10	845 62
Nickels and pennies.....	353 14	184 52	113 02	207 24
Gold coin.....	952 50	4,585 00	1,535 00	4,570 00
Silver coin.....	2,157 25	3,584 65	3,378 05	7,312 30
U. S. and national bank notes.....	39,671 00	39,379 00	24,050 00	30,336 00
Totals.....	\$331,245 35	\$351,244 43	\$320,122 91	\$356,358 11
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits.....	1,516 97	4,548 87	8,871 67	13,491 61
Dividends unpaid.....				
Individual deposits subject to check.....	116,548 38	120,373 56	81,471 71	109,436 64
Certificates of deposit.....	7,567 27	8,520 12	7,202 77	5,689 77
Savings deposits.....	86,654 80	96,219 01	104,911 40	109,882 24
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	2,957 93	5,587 87	1,665 36	1,857 85
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$331,245 35	\$351,244 43	\$320,122 91	\$356,358 11

REPORT OF THE COMMISSIONER OF

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

C. T. HILLS, *President*; A. L. CARR, *Vice President*; E. D. RICHMOND, *Cashier*; D. J. MATHEWS, *Assistant Cashier*.

DIRECTORS—L. N. Keating, A. L. Carr, D. J. Mathews, E. D. Richmond, C. T. Hills, C. H. Hackley, Geo. R. Bates.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$93,435 36	\$102,250 31	\$105,225 20	\$105,258 19
Stocks, bonds and mortgages.....	14,007 71	10,944 71	11,189 71	11,154 71
Overdrafts.....				
Due from banks in reserve cities.....	9,230 49	8,798 66	9,018 91	9,146 08
Due from other banks and bankers.....	124 89	137 43	15 86	30 70
Banking house.....	4,160 80	4,160 80	4,160 80	4,160 80
Furniture and fixtures.....	2,205 50	2,218 10	2,218 10	2,229 85
Other real estate.....	9,297 57	7,868 83	5,107 53	5,107 53
Current expenses and taxes paid.....	1,570 62	2,032 20	2,701 84	3,618 68
Interest paid.....	710 72	856 72	1,301 92	1,679 94
Exchanges for clearing house.....				
Checks and cash items.....	1,038 87	1,553 71	4,667 65	3,096 71
Nickels and pennies.....	20 49	67 52	54 46	37 71
Gold coin.....	1,350 00	1,615 00	1,890 00	410 00
Silver coin.....	1,154 10	1,250 00	347 00	254 00
U. S. and national bank notes.....	2,393 00	1,875 00	5,250 00	6,225 00
Totals.....	\$140,700 12	\$140,653 99	\$153,148 98	\$152,409 90
Liabilities.				
Capital stock paid in.....	\$70,000 00	\$70,000 00	\$70,000 00	\$70,000 00
Surplus fund.....	5,200 00	5,200 00	5,200 00	5,200 00
Undivided profits.....	11,055 41	13,115 88	15,542 59	17,918 30
Dividends unpaid.....				
Individual deposits subject to check.....	14,747 56	10,055 60	15,479 64	15,218 67
Certificates of deposit.....	16,861 30	18,077 00	18,438 91	15,644 81
Savings deposits.....	16,814 28	18,205 51	22,487 84	22,428 12
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	21 57			
Notes and bills rediscounted.....			6,000 00	6,000 00
Bills payable.....	6,000 00	6,000 00		
Totals.....	\$140,700 12	\$140,653 99	\$153,148 98	\$152,409 90

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

D. G. ROBINSON, *President*; CHESTER MESSER, *Vice President*; DAN W. REYNOLDS, *Cashier*; WM. H. POWERS, *Assistant Cashier*.

DIRECTORS—D. G. Robinson, C. Messer, W. H. Powers, D. W. Reynolds, P. T. Colgrove, John Carveth, R. B. Messer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$146,855 44	\$153,552 70	\$158,138 68	\$164,364 84
Stocks, bonds and mortgages	8,684 09	5,252 25	5,777 25	7,734 05
Overdrafts.....				
Due from banks in reserve cities.....	9,586 11	21,557 76	16,447 39	11,272 57
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,832 00	1,800 00	1,800 00	1,800 00
Other real estate.....		5,600 34	5,600 34	5,600 34
Current expenses and taxes paid.....	1,563 62	170 10	710 52	1,681 51
Interest paid				
Exchanges for clearing house.....				
Checks and cash items	1,467 53	1,963 48	1,957 53	1,294 06
Nickels and pennies.....	53 56	94 90		
Gold coin.....	2,060 00	2,195 00	2,240 00	2,045 00
Silver coin.....	1,000 00	1,600 00	1,399 09	1,670 64
U. S. and national bank notes	5,234 00	2,866 00	6,859 00	3,392 00
Totals.....	\$178,336 35	\$196,652 53	\$200,929 80	\$200,855 01
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits	4,111 48	558 23	3,615 98	5,977 40
Dividends unpaid		168 00		
Individual deposits subject to check	37,221 97	51,986 66	39,511 21	33,594 34
Certificates of deposit	54,502 90	60,939 64	74,802 61	78,283 27
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals.....	\$178,336 35	\$196,652 53	\$200,929 80	\$200,855 01

REPORT OF THE COMMISSIONER OF

No. 55.

FIRST STATE BANK, HILLSDALE.

Organized September 19, 1887.

SPENCER O. FISHER, *President*; IRA B. CARD, *Vice President*; JAS. K. FISHER, *Cashier*; E. M. VARDON, *Assistant Cashier*.

DIRECTORS—C. H. Chapman, Eli Westfall, Ira B. Card, J. K. Fisher, O. D. Chester, S. O. Fisher.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$124,911 77	\$128,324 97	\$117,951 45	\$110,480 54
Stocks, bonds and mortgages.....	19,802 86	20,341 80	23,217 10	17,613 50
Overdrafts.....	544 72	123 50	162 50	706 81
Due from banks in reserve cities.....	2,523 05	2,077 70	3,347 93	3,200 85
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Current expenses and taxes paid.....	508 36		252 42	554 10
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	351 65	297 10	585 00	217 50
Nickels and pennies.....	8 39	49 75	7 74	5 10
Gold coin.....	2,300 00	2,000 00	520 00	650 00
Silver coin.....	227 35	175 50	527 00	327 20
U. S. and national bank notes.....	11,500 00	7,000 00	10,000 00	10,000 00
Totals.....	\$164,178 15	\$161,890 32	\$158,071 14	\$145,255 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,300 00	1,475 00	1,475 00	1,475 00
Undivided profits.....	1,047 93	74 07	653 39	1,381 24
Dividends unpaid.....		525 00	175 00	175 00
Individual deposits subject to check.....	19,716 69	12,934 78	13,056 52	16,865 64
Certificates of deposit.....	91,302 89	96,715 50	92,320 77	74,100 46
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	810 64	165 97	390 46	1,258 26
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$164,178 15	\$161,890 32	\$158,071 14	\$145,255 60

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALSWORTH, *Vice President*; ASHER B. LA FLEUR, *Cashier*.

DIRECTORS—J. F. Crume, J. F. King, J. H. Armstrong, C. F. Cook, H. S. Walsworth.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$248,369 46	\$249,184 88	\$259,223 94	\$248,167 63
Stocks, bonds and mortgages.....	60,243 38	63,467 36	61,841 65	64,772 55
Overdrafts.....	1,753 82	1,146 66	1,907 09	1,507 28
Due from banks in reserve cities.....	38,181 38	37,164 77	23,181 96	4,700 95
Due from other banks and bankers.....		1,191 98	65 00	2,215 00
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	697 56	1,239 34	1,696 59	1,845 77
Interest paid.....	2,867 74	4,619 22	5,842 93	7,680 38
Exchanges for clearing house.....				
Checks and cash items.....	427 18	1,095 03	1,973 16	778 35
Nickels and pennies.....	41 26	23 13	24 46	64 76
Gold coin.....	9,437 50	10,812 50	9,842 50	8,630 00
Silver coin.....	344 50	247 50	666 90	465 00
U. S. and national bank notes.....	13,250 00	14,763 00	7,509 00	19,990 00
Totals.....	\$377,613 78	\$386,955 37	\$375,775 18	\$362,817 67
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	6,727 93	9,312 22	11,867 99	14,804 12
Dividends unpaid.....				
Individual deposits subject to check.....	41,696 83	39,526 83	46,796 09	44,698 74
Certificates of deposit.....	182,823 13	190,449 02	181,231 45	167,064 94
Savings deposits.....	66,865 89	67,667 30	55,879 65	56,249 87
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$377,613 78	\$386,955 37	\$375,775 18	\$362,817 67

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JNO. W. BEARDSLEE, *Vice President*; ISAAC MARSILJE, *Cashier*;
G. W. MOKMA, *Teller*.DIRECTORS—I. Cappon, J. W. Beardslee, G. J. Kollen, J. W. Garvelink, G. W. Mokma, G. J. Diekema,
I. Marsilje, Henry Kremers, Cornelius J. De Roo.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$108,042 33	\$107,655 32	\$112,360 70	\$122,092 84
Stocks, bonds and mortgages	37,943 23	36,679 22	41,487 55	45,409 82
Overdrafts	460 32	328 53	281 46	1,004 44
Due from banks in reserve cities	9,174 28	8,415 88	5,868 16	2,626 98
Due from other banks and bankers	3,854 40	6,046 69	2,817 26	5,489 05
Banking house	8,558 29	8,558 29	8,807 29	8,890 79
Furniture and fixtures	1,894 38	1,894 38	1,894 34	1,894 34
Other real estate				
Current expenses and taxes paid	190 14	675 84	1,117 00	1,754 39
Interest paid	75 50	647 29	1,061 99	1,446 96
Exchanges for clearing house				
Checks and cash items	158 05	258 27	1,078 20	1,365 05
Nickels and pennies	207 25	106 45	85 12	68 07
Gold coin	450 00	2,215 00	922 50	1,950 00
Silver coin	712 65	842 67	741 60	829 30
U. S. and national bank notes	1,660 00	4,298 00	7,309 00	9,292 00
Totals	\$168,380 82	\$178,621 83	\$185,832 17	\$204,114 03
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	935 00	935 00	935 00	935 00
Undivided profits	408 02	2,046 55	4,346 75	6,962 22
Dividends unpaid				
Individual deposits subject to check	29,097 45	24,642 32	33,427 62	29,655 12
Certificates of deposit	8,789 20	15,381 44	17,119 36	22,379 33
Savings deposits	77,289 36	81,798 46	79,882 79	85,808 94
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	361 79	818 06	120 65	373 42
Notes and bills rediscounted	1,500 00	3,000 00		8,000 00
Bills payable				
Totals	\$168,380 82	\$178,621 83	\$185,832 17	\$204,114 03

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

JACOB VAN PUTTEN, *President*; WM. H. BEACH, *Vice President*; CORNELIUS VER SCHURE, *Cashier*.

DIRECTORS—J. Van Putten, C. Ver Schure, J. Van Putten, Jr., A. Van Putten, M. Van Putten, Wm. H. Beach, John C. Post, P. H. McBride, Dirk. B. K. Raalte.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$101,863 24	\$102,760 10	\$112,549 20	\$132,890 04
Stocks, bonds and mortgages	22,311 60	22,930 60	27,730 60	30,662 60
Overdrafts	613 41	369 00	66 95	273 01
Due from banks in reserve cities	13,569 52	15,701 41	21,890 76	6,716 65
Due from other banks and bankers	198 00		355 12	142 68
Banking house		3,904 10	9,020 40	13,611 60
Furniture and fixtures	1,200 00	1,400 00	1,400 00	1,400 00
Other real estate	3,500 00			
Current expenses and taxes paid		493 94	964 20	1,365 14
Interest paid		117 28	437 79	898 34
Exchanges for clearing house				
Checks and cash items	232 09	405 59	554 94	162 28
Nickels and pennies	124 43	150 89	226 78	168 32
Gold coin	658 61	1,274 41	559 83	316 69
Silver coin	675 05	2,046 90	407 00	1,241 77
U. S. and national bank notes	5,935 00	9,119 00	6,209 00	5,588 00
Totals	\$150,880 95	\$160,673 22	\$182,372 57	\$195,437 12
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,095 00	1,095 00	1,095 00	1,095 00
Undivided profits	25 16	1,961 29	4,286 78	6,616 70
Dividends unpaid				
Individual deposits subject to check	52,696 41	66,282 71	77,924 02	66,273 87
Certificates of deposit	40,064 38	39,887 34	45,963 56	51,480 17
Savings deposits		1,496 88	3,708 21	6,618 35
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				3,353 08
Bills payable	7,000 00			10,000 00
Totals	\$150,880 95	\$160,673 22	\$182,372 57	\$195,437 12

REPORT OF THE COMMISSIONER OF

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; EMERSON M. NEWELL, *Cashier*.DIRECTORS—Chas. A. Wilson, D. D. Hadley, Daniel Seely, H. W. Downing, J. C. Simonson, J. K. Tindall
M. S. Brewer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$104,633 99	\$92,137 79	\$103,326 94	\$101,209 87
Stocks, bonds and mortgages.....	37,505 00	39,572 00	47,812 00	56,072 00
Overdrafts.....	400 62	78 03	149 43	207 25
Due from banks in reserve cities.....	19,521 78	36,624 82	13,430 02	8,893 62
Due from other banks and bankers.....		4,050 00		675 00
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	500 00	500 00	518 25	606 75
Other real estate.....				
Current expenses and taxes paid.....	1,216 81	90 80	924 70	1,523 10
Interest paid.....	10 27	30 00	62 55	1,532 55
Exchanges for clearing house.....				
Checks and cash items.....	66 12	50 69	86 52	107 29
Nickels and pennies.....	22 75	16 58	26 17	34 60
Gold coin.....	55 00	775 00	1,220 00	1,585 00
Silver coin.....	728 00	481 30	526 50	254 40
U. S. and national bank notes.....	8,766 00	11,267 00	7,677 00	6,421 00
Totals.....	\$175,926 34	\$188,174 01	\$178,260 08	\$181,627 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	3,000 00	3,000 00	3,000 00
Undivided profits.....	5,597 29	1,414 49	3,751 49	5,822 66
Dividends unpaid.....		540 00	40 00	
Individual deposits subject to check.....	29,913 93	38,850 50	24,692 65	23,377 84
Certificates of deposit.....	15,142 59	16,142 73	11,681 74	11,714 52
Savings deposits.....	70,235 08	76,082 75	82,935 66	85,753 87
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	2,537 45	2,193 54	2,158 54	1,958 54
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$175,926 34	\$188,174 01	\$178,260 08	\$181,627 43

No. 131.

FARMERS' STATE BANK OF HOMER, HOMER.

Organized January 20, 1892.

ALBERT ANDRUS, *President*; JOHN POWERS, *Vice President*; W. J. WEBSTER, *Cashier*.

DIRECTORS—Albert Andrus, W. J. Webster, L. J. Andrus, Philo Gibbs, John Powers, Geo. W. Aldrich, Fred Benham, A. C. Hopkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$19,665 16	\$18,987 79	\$23,220 00	\$25,877 12
Stocks, bonds and mortgages				656 00
Overdrafts	86 18	75 01	820 32	405 63
Due from banks in reserve cities	8,747 53	12,391 29	6,728 62	1,610 61
Due from other banks and bankers				
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	800 00	800 00	800 00	800 00
Other real estate				
Current expenses and taxes paid	332 65	496 93	735 00	895 00
Interest paid				
Exchanges for clearing house				
Checks and cash items	133 67	10 00	6 25	789 80
Nickels and pennies	4 28	7 14	4 68	13 54
Gold coin	470 00	345 00	325 00	950 00
Silver coin	208 50	424 25	453 55	121 55
U. S. and national bank notes	1,096 00	1,836 00	1,126 00	2,661 00
Totals	\$34,543 97	\$38,373 41	\$37,219 42	\$37,780 25
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund				
Undivided profits	276 53	547 16	887 27	1,582 27
Dividends unpaid				
Individual deposits subject to check	16,809 43	19,970 24	18,016 14	17,802 67
Certificates of deposit	2,458 01	2,856 01	3,316 01	3,395 31
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$34,543 97	\$38,373 41	\$37,219 42	\$37,780 25

No. 128.

FIRST STATE BANK OF HOMER, HOMER.

Organized December 31, 1891.

THOMAS LYON, *President*; E. P. ALLEN, *Cashier*.

DIRECTORS—Thos. Lyon, Alvares E. Howell, Chas. C. Worthington, John W. Breakey, Thomas E. Eslow.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$51,847 25	\$54,168 35	\$55,350 19	\$47,098 76
Stocks, bonds and mortgages		1,939 79	2,241 80	2,882 91
Overdrafts		530 77	2,327 14	2,629 00
Due from banks in reserve cities.....	1,577 91	983 40	984 72	11,510 51
Due from other banks and bankers				
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures				
Other real estate.....				
Current expenses and taxes paid.....	545 82	11 85	380 50	592 43
Interest paid				
Exchanges for clearing house.....				
Checks and cash items.....	25 00	131 95	299 02	462 12
Nickels and pennies.....	5 59	7 17	20 32	20 06
Gold coin.....	69 84	1,100 00	5 00	1,050 00
Silver coin.....	94 00	188 25	20 65	804 85
U. S. and national bank notes.....	721 00	2,153 00	687 00	1,451 00
Totals	\$59,386 41	\$65,714 53	\$66,816 34	\$72,496 64
Liabilities.				
Capital stock paid in.....	\$21,200 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund		100 00	100 00	100 00
Undivided profits	1,037 97	87 13	518 93	1,506 87
Dividends unpaid.....				
Individual deposits subject to check	26,467 44	31,471 40	27,122 41	37,734 77
Certificates of deposit.....	6,475 00	8,050 00	2,975 00	8,155 00
Savings deposits.....				
Certified checks.....	6 00	6 00	100 00	
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....	4,200 00	1,000 00	11,000 00	
Bills payable				
Totals	\$59,386 41	\$65,714 53	\$66,816 34	\$72,496 64

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *President*; CHARLES CURTIS, *Vice President*; J. A. MAY, *Cashier*.DIRECTORS—Chas. Curtis, Asa VanKleeck, J. A. May, Chas. Fishbeck, S. B. Rubert, John Ryan,
Chas. A. Goodnow.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$118,482 59	\$120,091 93	\$129,674 68	\$132,680 72
Stocks, bonds and mortgages.....	12,577 50	16,077 50	20,852 50	29,688 23
Overdrafts.....				
Due from banks in reserve cities.....	24,750 14	12,976 16	6,816 97	7,179 19
Due from other banks and bankers.....				
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	1,585 41	1,585 41	1,585 41	1,585 41
Other real estate.....				
Current expenses and taxes paid.....	10 85	15 10	182 70	14 30
Interest paid.....	67 53	42 67	190 89	53 81
Exchanges for clearing house.....				
Checks and cash items.....	1,097 01	2,086 82	4,992 84	4,064 00
Nickels and pennies.....	22 14	69 61	34 54	54 42
Gold coin.....		547 50	140 00	860 00
Silver coin.....	1,410 55	1,035 00	1,715 44	1,810 65
U. S. and national bank notes.....	7,532 00	5,916 00	4,766 00	4,867 00
Totals.....	\$171,975 04	\$164,883 02	\$175,391 29	\$187,297 05
Liabilities.				
Capital stock paid in.....	\$50,500 00	\$50,500 00	\$50,500 00	\$50,500 00
Surplus fund.....	500 00	700 00	700 00	700 00
Undivided profits.....	1,787 95	573 54	1,346 06	2,331 85
Dividends unpaid.....				
Individual deposits subject to check.....	26,165 73	13,378 09	13,060 76	13,271 87
Certificates of deposit.....	89,165 87	94,748 41	103,646 34	113,459 84
Savings deposits.....	3,855 49	4,982 98	6,133 13	7,033 49
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$171,975 04	\$164,883 02	\$175,391 29	\$187,297 05

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; JAMES B. THORN, *Vice President*; JOHN H. BOIES, *Cashier*.

DIRECTORS—Stephen A. Eaton, James B. Thorn, David J. Beachboard, U. V. C. Hart, D. H. Carpenter, E. M. Nix, John H. Boies, John M. Baker.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....			\$46,224 61	\$49,291 51
Stocks, bonds and mortgages.....			101,591 12	113,943 75
Overdrafts.....			7,125 48	11,096 40
Due from banks in reserve cities.....			12,500 00	29,392 03
Due from other banks and bankers.....			22,470 76	1,200 00
Banking house.....			3,333 33	3,333 33
Furniture and fixtures.....			1,714 55	1,714 55
Other real estate.....				
Current expenses and taxes paid.....			574 05	1,390 04
Interest paid.....			384 34	1,078 22
Exchanges for clearing house.....				
Checks and cash items.....			603 01	848 51
Nickels and pennies.....			140 15	144 13
Gold coin.....			2,612 50	972 50
Silver coin.....			2,441 90	1,742 55
U. S. and national bank notes.....			12,828 00	4,924 00
Totals.....			\$214,543 80	\$221,071 52
Liabilities.				
Capital stock paid in.....			\$75,000 00	\$75,000 00
Surplus fund.....				
Undivided profits.....			1,290 17	4,223 51
Dividends unpaid.....				
Individual deposits subject to check.....			14,520 59	13,685 12
Certificates of deposit.....			107,706 46	102,586 88
Savings deposits.....			16,026 58	25,576 01
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....			\$214,543 80	\$221,071 52

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHAS. C. WHITNEY, *Cashier*.

DIRECTORS—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Chas. C. Whitney.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				\$109,194 56
Stocks, bonds and mortgages.....				175,673 33
Overdrafts.....				7,476 65
Due from banks in reserve cities.....				39,758 78
Due from other banks and bankers.....				113 47
Banking house.....				3,501 00
Furniture and fixtures.....				1,248 09
Other real estate.....				
Current expenses and taxes paid.....				473 95
Interest paid.....				694 17
Exchanges for clearing house.....				
Checks and cash items.....				1,855 91
Nickels and pennies.....				52 34
Gold coin.....				5,060 00
Silver coin.....				1,104 65
U. S. and national bank notes.....				11,470 00
Totals.....				\$357,676 90
Liabilities.				
Capital stock paid in.....				\$100,000 00
Surplus fund.....				
Undivided profits.....				3,145 29
Dividends unpaid.....				
Individual deposits subject to check.....				27,520 09
Certificates of deposit.....				
Savings deposits.....				227,011 52
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....				\$357,676 90

REPORT OF THE COMMISSIONER OF

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JNO. BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*; W. J. ABBS, *Assistant Cashier*.

DIRECTORS—John Borland, J. E. Coope, Walter Walker, Edward E. Palmer, D. V. Yerex, John Borland, Jr.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$118,213 22	\$117,613 70	\$117,509 30	\$102,327 95
Stocks, bonds and mortgages.....	30,020 49	34,308 85	34,139 49	37,439 67
Overdrafts.....	701 35	788 75	465 58	4,323 72
Due from banks in reserve cities.....	26,490 27	22,825 12	20,885 39	38,548 35
Due from other banks and bankers.....	576 00	2,755 50	1,315 50	1,285 52
Banking house.....	4,923 44	4,923 44	4,923 44	4,923 44
Furniture and fixtures.....	1,891 04	1,891 04	1,891 04	1,891 04
Other real estate.....	720 66	720 66	720 66	720 66
Current expenses and taxes paid.....	1,160 64	45 41	751 37	1,364 20
Interest paid.....	208 32	1 49	61 58	2,573 73
Exchanges for clearing house.....				
Checks and cash items.....	626 33	1,325 04	824 84	1,166 77
Nickels and pennies.....	81 82	70 65	42 24	56 69
Gold coin.....	530 00	25 00	250 00	320 00
Silver coin.....	485 00	1,047 00	775 00	2,054 65
U. S. and national bank notes.....	6,286 00	8,743 00	8,437 00	7,969 00
Totals.....	\$192,914 58	\$197,084 65	\$193,022 43	\$206,970 39
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,750 00	4,250 00	4,250 00	4,250 00
Undivided profits.....	6,154 12	976 47	3,472 30	9,790 69
Dividends unpaid.....				
Individual deposits subject to check.....	131,788 40	139,532 01	130,213 36	138,469 93
Certificates of deposit.....	1,222 06	2,326 17	5,086 77	4,459 77
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$192,914 58	\$197,084 65	\$193,022 43	\$206,970 39

No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; L. B. TOWNSEND, *Vice President*; JOSIAH E. JUST, *Cashier*.

DIRECTORS—Larmon B. Townsend, Chauncey J. Rumsey, Nathan B. Hayes, A. F. Kelsey, Josiah E. Just, Allen S. Wright, L. N. Olmsted, H. R. Wagar, Franklin H. Doland.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$179,279 76	\$193,880 00	\$173,031 24	\$194,665 51
Stocks, bonds and mortgages.....	120,129 04	122,404 04	127,886 37	132,211 37
Overdrafts.....	10,455 40	8,625 47	6,219 00	11,966 18
Due from banks in reserve cities.....	20,947 76	19,247 94	13,717 98	19,606 39
Due from other banks and bankers.....	10,259 09	11,150 53	5,339 89	11,105 82
Banking house.....				
Furniture and fixtures.....	3,431 96	3,922 96	3,979 71	3,982 01
Other real estate.....				
Current expenses and taxes paid.....	1,790 67	136 98	1,163 86	2,490 37
Interest paid.....	3,262 21	172 45	1,584 07	3,272 08
Exchanges for clearing house.....				
Checks and cash items.....	4,612 16	1,353 57	19,306 41	4,541 48
Nickels and pennies.....	21 45	12 02	7 74	25 45
Gold coin.....	1,435 00	845 00	395 00	2,025 00
Silver coin.....	1,225 70	2,580 70	2,784 40	5,260 67
U. S. and national bank notes.....	18,797 00	23,116 00	21,000 00	18,992 00
Totals.....	\$375,647 20	\$392,447 66	\$381,415 67	\$410,144 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,000 00	7,000 00	7,000 00	7,000 00
Undivided profits.....	8,317 73	1,382 89	5,506 77	10,294 79
Dividends unpaid.....		112 00	59 50	
Individual deposits subject to check.....	41,134 90	47,126 69	25,041 74	41,699 28
Certificates of deposit.....	219,607 18	233,611 06	236,171 22	235,093 40
Savings deposits.....	50,051 53	52,849 10	57,496 27	57,888 19
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	535 86	365 92	140 17	668 67
Notes and bills rediscounted.....				7,500 00
Bills payable.....				
Totals.....	\$375,647 20	\$392,447 66	\$381,415 67	\$410,144 33

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

JESSE SPALDING, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*.DIRECTORS—Jesse Spalding, Warren J. Davis, Herbert M. Pelham, Oliver Evans, Ed L. Parmenter,
M. Levy, A. F. Wright, J. F. Hancock, F. C. Swart.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$86,129 35	\$103,780 42	\$99,992 14	\$87,086 80
Stocks, bonds and mortgages.....			3,800 00	8,665 00
Overdrafts.....	239 02	303 60	658 61	988 82
Due from banks in reserve cities.....	43,420 64	15,719 09	15,506 87	18,034 36
Due from other banks and bankers.....	1,817 56	2,261 52	993 96	1,378 81
Banking house.....				
Furniture and fixtures.....	825 52	1,875 52	1,891 52	1,891 52
Other real estate.....				
Current expenses and taxes paid.....	1,328 26	180 51	1,392 08	2,336 55
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	217 30	228 42	510 45	526 00
Nickels and pennies.....	105 01	78 15	130 48	82 90
Gold coin.....	5,505 00	6,000 00	4,915 00	5,165 00
Silver coin.....	1,680 00	1,178 00	2,475 50	2,695 25
U. S. and national bank notes.....	13,630 00	6,939 00	4,950 00	5,525 00
Totals.....	\$154,897 66	\$138,544 23	\$137,216 56	\$134,376 01
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	991 47	312 06	2,162 65	4,013 61
Dividends unpaid.....				
Individual deposits subject to check.....	92,003 44	72,573 08	64,533 37	54,696 73
Certificates of deposit.....	11,342 70	15,573 63	14,218 40	12,695 79
Savings deposits.....			6,021 81	10,248 02
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	560 05	85 46	280 33	2,721 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$154,897 66	\$138,544 23	\$137,216 56	\$134,376 01

No. 12.

THE PENINSULA BANK, ISHPERING.

Organized October 27, 1887.

WM. SEDGWICK, *President*; OLE WALSETH, *Vice President*; I. B. ROBERTS, *Cashier*;
D. P. HOUSHOLDER, *Assistant Cashier*.DIRECTORS—E. E. Osborne, Wm. H. Williams, Otto Eger, Timothy Hughes, Robert Maxwell, Ole Walseth,
Wm. Sedgwick, F. Braastad, Thos. Watters.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$136,723 86	\$128,104 96	\$130,698 11	\$131,075 59
Stocks, bonds and mortgages.....	43,392 17	56,430 49	49,645 65	50,098 28
Overdrafts.....	2,031 38	1,514 41	2,986 01	2,654 65
Due from banks in reserve cities.....	63,480 13	57,082 83	42,755 10	24,508 66
Due from other banks and bankers.....	601 92	1,536 34	3,204 28	3,237 13
Banking house.....	15,500 00	15,500 00	15,500 00	15,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....	60 00	60 00		
Exchanges for clearing house.....				
Checks and cash items.....	1,164 28	892 05	1,798 55	2,371 37
Nickels and pennies.....	51 81	18 89	22 67	29 12
Gold coin.....	18,692 50	18,257 50	19,547 50	12,705 00
Silver coin.....	301 00	1,180 00	1,033 00	2,900 00
U. S. and national bank notes.....	4,608 00	4,313 00	2,189 00	2,383 00
Totals.....	\$287,607 05	\$285,890 47	\$270,379 87	\$248,462 80
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	3,619 32	4,359 33	5,769 75	7,731 77
Dividends unpaid.....	112 00	32 00	32 00	32 00
Individual deposits subject to check.....	170,148 02	167,574 97	134,958 36	99,497 17
Certificates of deposit.....	18,662 64	18,211 74	29,953 59	33,438 59
Savings deposits.....	37,907 91	39,629 26	44,666 17	50,074 57
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	2,157 16	1,083 17		2,688 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$287,607 05	\$285,890 47	\$270,379 87	\$248,462 80

REPORT OF THE COMMISSIONER OF

No. 68.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865.

W. D. THOMPSON, *President*; R. H. EMERSON, *Vice President*; BENJAMIN NEWKIRK, *Cashier*;
G. R. BYRNE, *Assistant Cashier*.

DIRECTORS—W. D. Thompson, B. Newkirk, G. R. Byrne, R. H. Emerson, W. M. Thompson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$414,864 79	\$404,333 62	\$390,794 99	\$414,736 17
Stocks, bonds and mortgages.....	186,000 00	186,000 00	185,500 00	185,500 00
Overdrafts.....	3,110 67	1,291 18	2,073 66	2,479 73
Due from banks in reserve cities.....	95,195 05	85,131 63	99,350 95	65,405 24
Due from other banks and bankers.....	45 98	2 00	-----	2,263 15
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	20,600 00	20,425 00	20,425 00	23,104 98
Current expenses and taxes paid.....	3,531 87	170 68	2,947 49	4,817 48
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	2,374 09	1,654 91	2,078 50	6,105 98
Checks and cash items.....	16 84	-----	11 54	3 23
Nickels and pennies.....	185 50	68 25	45 50	71 80
Gold coin.....	4,470 00	4,727 50	6,370 00	3,500 00
Silver coin.....	2,134 50	3,310 00	3,395 00	3,297 20
U. S. and national bank notes.....	31,692 00	39,012 00	23,002 00	17,473 00
Totals.....	\$774,221 29	\$756,126 77	\$745,994 63	\$738,757 96
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits.....	72,180 37	73,790 17	65,253 47	71,833 70
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	323,186 85	303,269 98	314,205 16	304,105 61
Certificates of deposit.....	128,854 07	128,339 01	116,474 20	112,064 63
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	727 61	21 80	754 02
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$774,221 29	\$756,126 77	\$745,994 63	\$738,757 96

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

WM. H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Manager*;
A. M. WALKER, *Cashier*.DIRECTORS—L. H. Field, Thos. A. Wilson, Zenas C. Eldred, Addison B. Robinson, Dwight S. Smith,
Chas. C. Bloomfield, Wm. H. Withington.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$507,429 44	\$507,425 45	\$527,082 30	\$514,017 30
Stocks, bonds and mortgages.....	176,020 83	194,391 33	196,272 83	206,350 59
Overdrafts.....	1,651 03	8,149 30	3,012 62	13,855 17
Due from banks in reserve cities.....	172,718 87	121,968 12	133,621 71	82,687 46
Due from other banks and bankers.....	2,600 00			
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	1,875 68	1,875 63	1,875 68	1,875 68
Other real estate.....	3,838 65	3,838 65	3,838 65	3,838 65
Current expenses and taxes paid.....	4,325 33	761 31	3,754 81	7,662 30
Interest paid.....	1,667 66	226 67	1,413 49	8,048 96
Exchanges for clearing house.....	10,702 08	6,817 03	13,049 74	8,436 20
Checks and cash items.....	2,090 89	1,492 46	1,154 91	3,081 10
Nickels and pennies.....	1,087 10	798 00	985 70	1,009 25
Gold coin.....	28,842 50	40,050 00	36,412 50	7,187 50
Silver coin.....	1,814 00	3,888 90	4,327 00	4,993 15
U. S. and national bank notes.....	24,725 00	12,432 00	16,796 00	21,327 00
Totals.....	\$967,889 06	\$931,114 90	\$970,597 94	\$911,370 31
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	23,000 00	23,000 00	23,000 00
Undivided profits.....	33,036 48	19,436 51	31,104 78	39,724 63
Dividends unpaid.....		577 50		
Individual deposits subject to check.....	202,043 58	160,495 15	163,411 73	133,543 39
Certificates of deposit.....	190,686 12	209,620 61	230,755 96	208,000 61
Savings deposits.....	413,083 63	404,095 77	411,056 93	395,280 46
Certified checks.....			1,500 00	2,000 00
Cashier's checks outstanding.....				
Due to banks and bankers.....	9,036 25	13,889 36	9,768 54	9,821 22
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$967,889 06	\$931,114 90	\$970,597 94	\$911,370 31

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; CHAS. F. WADE, *Cashier*; W. M. WETMORE, *Assistant Cashier*.

DIRECTORS—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner, Charles F. Wade.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$117,860 78	\$141,193 48	\$159,953 93	\$170,157 60
Stocks, bonds and mortgages.....	22,229 92	23,279 92	25,279 92	25,379 92
Overdrafts.....	3,158 37	6,718 56	4,547 14	4,743 82
Due from banks in reserve cities.....	32,593 37	25,519 86	15,958 98	18,570 67
Due from other banks and bankers.....	92 00	30 00		
Banking house.....				
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	220 14	574 56	1,262 37	1,614 27
Interest paid.....	541 02	1,180 88	1,780 99	2,510 52
Premiums paid.....			75 00	75 00
Checks and cash items.....	84 76	142 55	359 41	618 68
Nickels and pennies.....	67 57	61 91	123 54	75 10
Gold coin.....	6,375 00	5,030 00	5,540 00	5,862 50
Silver coin.....	1,273 85	1,185 70	967 35	1,169 50
U. S. and national bank notes.....	10,243 00	8,797 00	4,545 00	4,719 00
Totals.....	\$196,339 78	\$215,314 42	\$222,023 63	\$237,096 58
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits.....	2,626 99	4,038 76	6,428 76	8,351 42
Dividends unpaid.....				
Individual deposits subject to check.....	31,344 79	27,946 66	32,088 85	24,044 16
Certificates of deposit.....	108,368 00	129,329 00	129,233 00	138,701 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			223 02	
Notes and bills rediscounted.....				12,000 00
Bills payable.....				
Totals.....	\$196,339 78	\$215,314 42	\$222,023 63	\$237,096 58

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

H. B. COLMAN, *President*; F. B. ORCUTT, *Vice President*; VERNON T. BARKER, *Cashier*.

DIRECTORS—Nehemiah Chase, Leonard G. Bragg, Herman H. Schaberg, James T. Upjohn, Wm. G. Howard, H. B. Colman, F. B. Orcutt, Vernon T. Barker, Joseph Speyer, Otto Ihling, Frank J. McEntee.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHAS. J. MONROE, *President*; HENRY BRES, *Vice President*; R. J. WILLIAMSON, *Cashier*;
F. G. DEWEY, *Assistant Cashier*.DIRECTORS—C. J. Monroe, Henry Brees, Wm. G. Kirby, Jno. Mackey, Wm. J. Kirby, A. C. Wortley,
R. J. Williamson, Frederick A. Smith, John W. Kirby.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$262,090 67	\$267,087 44	\$289,700 96	\$808,314 14
Stocks, bonds and mortgages.....	273,063 03	281,809 93	285,305 93	295,215 23
Overdrafts.....			166 51	
Due from banks in reserve cities.....	122,722 70	114,070 26	95,569 89	65,450 51
Due from other banks and bankers.....				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....				
Other real estate.....	16,000 00	16,000 00	16,000 00	16,000 00
Current expenses and taxes paid.....	2,719 93	905 02	1,869 84	539 25
Interest paid.....	10,615 04	579 45	1,161 45	166 23
Exchanges for clearing house.....				
Checks and cash items.....	624 64	216 03	612 19	894 74
Nickels and pennies.....	745 38	680 71	565 30	586 73
Gold coin.....	12,395 00	14,590 00	13,585 00	14,657 50
Silver coin.....	1,445 00	2,167 00	2,090 00	2,348 00
U. S. and national bank notes.....	28,262 00	23,847 00	26,588 00	31,491 00
Totals.....	\$740,688 39	\$731,952 84	\$743,215 07	\$740,668 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	37,000 00	37,000 00	37,000 00
Undivided profits.....	21,375 26	9,098 89	15,053 56	10,494 56
Dividends unpaid.....				
Individual deposits subject to check.....	40,315 58	30,612 93	32,460 00	31,472 62
Certificates of deposit.....	110,936 92	120,378 79	126,355 72	121,089 10
Savings deposits.....	462,299 23	468,004 46	458,826 19	469,944 81
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	20,761 40	16,857 77	23,519 60	20,662 24
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$740,688 39	\$731,952 84	\$743,215 07	\$740,668 33

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; E. E. WAGAR, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS—H. R. Wagar, F. L. Wagar, O. E. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$20,268 03	\$17,868 78	\$18,648 69	\$17,620 26
Stocks, bonds and mortgages	4,993 40	4,970 00	4,905 00	4,905 00
Overdrafts	1,852 72	437 55	1,711 02	2,966 04
Due from banks in reserve cities	378 26	3,586 40	4,053 96	1,320 49
Due from other banks and bankers	388 35	375 00	375 00	375 00
Banking house	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures	908 65	908 65	908 65	908 65
Other real estate	13,725 00	13,918 00	13,718 00	13,493 00
Current expenses and taxes paid	415 03	4 00	283 32	438 64
Interest paid	109 71	4 63	69 78	110 79
Exchanges for clearing house				
Checks and cash items	716 20	1,117 94	792 01	748 04
Nickels and pennies	57 09	47 91	33 90	9 34
Gold coin	265 00	455 00	135 00	50 00
Silver coin	432 85	980 55	255 00	134 35
U. S. and national bank notes	1,385 00	7,678 00	1,186 00	1,213 00
Totals	\$47,095 29	\$53,552 41	\$48,275 33	\$45,497 60
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				
Undivided profits	2,637 98	2,950 88	2,478 30	2,738 05
Dividends unpaid			35 00	35 00
Individual deposits subject to check	8,895 45	9,988 23	7,409 67	6,092 83
Certificates of deposit	10,398 35	15,587 15	13,352 36	11,586 05
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	163 51	26 15		45 67
Notes and bills re-discounted				
Bills payable				
Totals	\$47,095 29	\$53,552 41	\$48,275 33	\$45,497 60

No. 85.

CENTRAL MICHIGAN SAVINGS BANK, LANSING.

Organized May 27, 1875.

ORLANDO F. BARNES, *President*; FREDERICK THOMAN, *Vice President*; NELSON BRADLEY, *Cashier*.

DIRECTORS—Wm. H. Haze, F. Thoman, H. L. George, O. M. Barnes, Nelson Bradley, O. F. Barnes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$599,563 26	\$552,692 85	\$595,921 93	\$540,061 89
Stocks, bonds and mortgages	236,563 47	229,985 44	247,649 99	237,143 03
Overdrafts	7,109 38	8,747 32	9,431 92	7,178 39
Due from banks in reserve cities	87,386 50	98,926 60	60,552 96	97,162 71
Due from other banks and bankers	697 09			
Banking house				
Furniture and fixtures	1,426 74	1,426 74	1,426 74	1,426 74
Other real estate				
Current expenses and taxes paid	3,113 31	23 05	2,253 47	3,905 71
Interest paid				
Exchanges for clearing house				
Checks and cash items	15,504 30	8,534 16	8,216 65	9,822 00
Nickels and pennies	119 77	58 04	136 51	135 54
Gold coin	2,177 50	6,255 00	11,560 00	15,917 50
Silver coin	1,489 85	1,879 60	3,166 10	2,328 50
U. S. and national bank notes	6,721 00	11,577 00	7,480 00	5,519 00
Totals	\$961,577 17	\$920,105 80	\$947,796 47	\$920,601 01
Liabilities.				
Capital stock paid in	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund	92,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	12,339 30	3,339 28	7,954 69	13,105 95
Dividends unpaid				
Individual deposits subject to check	259,902 98	222,970 81	234,330 82	159,843 58
Certificates of deposit	266,351 11	262,277 12	272,844 74	305,823 76
Savings deposits	230,983 78	241,518 59	242,666 22	251,827 72
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	10,000 00			
Bills payable	25,000 00	25,000 00	25,000 00	25,000 00
Totals	\$961,577 17	\$920,105 80	\$947,796 47	\$920,601 01

No. 16.

INGHAM COUNTY SAVINGS BANK, LANSING.

Organized November 1, 1886.

H. J. DOWNEY, *President*; J. S. MOFFETT, *Vice President*; HENRY HUMPHREY, *Cashier*; L. ADELBERT BAKER, *Assistant Cashier*.

DIRECTORS—H. J. Downey, J. S. Moffett, Henry Humphrey, J. R. Esselstyn, Chas. P. Downey, A. C. Nichols, A. T. Davis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$264 523 31	\$256,088 54	\$258,817 69	\$265,907 39
Stocks, bonds and mortgages	80,478 27	73,545 15	75,470 15	74,755 15
Overdrafts	703 25	1,241 27	820 66	132 86
Due from banks in reserve cities	31,895 85	54,947 88	30,750 47	35,518 00
Due from other banks and bankers	677 41	124 82	-----	74 42
Banking house	-----	-----	-----	-----
Furniture and fixtures	1,472 94	1,472 94	1,472 94	2,867 79
Other real estate	-----	-----	-----	-----
Current expenses and taxes paid	30 80	66 06	490 05	43 70
Interest paid	-----	-----	-----	-----
Exchanges for clearing house	793 72	422 05	237 41	336 29
Checks and cash items	1,011 10	1,576 87	1,755 95	146 84
Nickels and pennies	249 55	230 35	280 56	238 43
Gold coin	3,985 00	3,570 00	3,085 00	3,570 00
Silver coin	1,008 25	1,081 05	2,650 40	1,586 80
U. S. and national bank notes	6,097 00	5,457 00	3,725 00	6,120 00
Totals	\$392,926 45	\$399,773 98	\$382,556 28	\$391,297 67
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	11,980 84	11,445 44	15,920 31	16,902 33
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	41,160 37	69,981 32	45,720 40	40,502 81
Certificates of deposit	68,430 73	62,102 97	60,218 87	81,750 48
Savings deposits	181,354 51	171,244 25	175,696 70	167,142 05
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	-----	-----	-----	-----
Notes and bills rediscounted	5,000 00	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$392,926 45	\$399,773 98	\$382,556 28	\$391,297 67

REPORT OF THE COMMISSIONER OF

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

ORLANDO M. BARNES, *President*; JAMES W. POTTER, *Vice President*; WM. DONOVAN, *Second Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS—Orlando M. Barnes, James W. Potter, Wm. H. Haze, John Robson, Clarence E. Bement, F. M. Alsdorf, Albert F. Rouse, Richard A. Montgomery, Wm. Donovan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$221,830 53	\$302,301 78	\$351,808 59	\$350,763 41
Stocks, bonds and mortgages.....	33,390 00	56,690 00	67,540 00	88,610 00
Overdrafts.....	1,754 95	1,856 72	619 98	413 60
Due from banks in reserve cities.....	55,793 49	38,183 00	20,829 34	32,958 10
Due from other banks and bankers	8,523 54	2,030 09	13,563 32	-----
Banking house	41,200 00	23,700 00	23,700 00	23,700 00
Furniture and fixtures	25 00	1,069 03	2,328 78	2,498 11
Other real estate	-----	-----	-----	-----
Current expenses and taxes paid.....	1,524 83	134 24	-----	1,063 89
Interest paid	11 25	23 26	-----	1,749 90
Exchanges for clearing house.....	662 38	4,041 11	2,440 95	3,041 34
Checks and cash items	2,000 00	-----	1,748 07	4,500 00
Nickels and pennies	9 12	18 02	73 20	43 88
Gold coin.....	7,590 00	6,175 00	6,040 00	6,170 00
Silver coin	1,661 80	1,163 00	1,722 20	1,517 00
U. S. and national bank notes.....	8,440 00	9,361 00	5,100 00	5,791 00
Totals.....	\$384,416 89	\$446,751 26	\$497,514 43	\$522,850 23
Liabilities.				
Capital stock paid in	\$160,840 00	\$182,820 00	\$200,000 00	\$200,000 00
Surplus fund	-----	-----	-----	-----
Undivided profits	4,161 76	6,151 74	11,676 89	17,557 22
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	144,005 98	164,535 32	159,632 44	145,796 22
Certificates of deposit	57,441 07	72,956 16	100,906 06	125,114 95
Savings deposits	17,968 08	20,288 04	25,299 04	34,381 84
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals.....	\$384,416 89	\$446,751 26	\$497,514 43	\$522,850 23

No. 46.

PEOPLE'S SAVINGS BANK, LANSING.

Organized May 18, 1885.

WM. J. BEAL, *President*; A. A. WILBUR, *Vice President*; C. H. OSBAND, *Cashier*.DIRECTORS—A. A. Wilbur, C. H. Osband, Wm. J. Beal, A. J. Cook, Christian Breisch, John Robson,
Jay P. Lee, Sam'l H. Row, Chas. Broas.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$132,892 84	\$188,786 81	\$269,547 22	\$279,979 29
Stocks, bonds and mortgages.....	16,783 51	17,465 51	23,118 90	25,215 28
Overdrafts.....	2,828 98	2,484 57	2,408 17	5,864 91
Due from banks in reserve cities.....	6,379 32	10,229 57	16,795 60	12,567 65
Due from other banks and bankers.....	3,497 19	4,966 34	-----	8,084 79
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	3,235 05	3,273 70	3,273 70	3,273 70
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,611 44	54 65	1,618 48	2,692 10
Interest paid.....	254 68	104 47	1,017 26	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	3,061 43	1,481 81	3,029 89	3,369 87
Nickels and pennies.....	31 10	113 87	387 34	422 43
Gold coin.....	1,087 50	3,662 50	5,155 00	6,062 50
Silver coin.....	834 44	1,933 80	3,172 30	2,456 00
U. S. and national bank notes.....	2,712 00	4,597 00	5,433 00	9,683 00
Totals.....	\$175,209 48	\$239,154 60	\$334,956 86	\$359,671 02
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$123,799 67	\$138,691 25
Surplus fund.....	7,000 00	7,000 00	-----	-----
Undivided profits.....	3,944 31	3,240 17	6,080 64	8,874 51
Dividends unpaid.....	44 00	44 00	-----	-----
Individual deposits subject to check.....	22,838 86	55,474 49	73,286 75	70,808 11
Certificates of deposit.....	51,344 89	60,193 32	92,709 23	95,426 51
Savings deposits.....	19,720 58	27,526 18	38,732 47	45,744 36
Deposits for increase of stock.....	44,625 35	60,423 00	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	691 49	253 44	348 10	126 28
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$175,209 48	\$239,154 60	\$334,956 86	\$359,671 02

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. K. WHITE, *President*; C. G. WHITE, *Cashier*; J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. D. Rood, C. G. White, G. W. Rood, H. K. White, E. Brownell, P. White.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$14,776 68	\$17,276 68	\$16,276 68	\$21,626 68
Stocks, bonds and mortgages	18,510 00	21,860 00	22,650 00	20,210 00
Overdrafts				
Due from banks in reserve cities	42,905 04	42,065 16	38,497 15	40,980 81
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	2 00	4 00	35 85	38 85
Interest paid	18 92	496 32	47 35	617 07
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies			4 20	4 20
Gold coin				
Silver coin	4 20	4 20		
U. S. and national bank notes	1,080 00	1,080 00	1,080 00	1,080 00
Totals	\$77,291 84	\$82,786 36	\$78,591 23	\$84,555 11
Liabilities.				
Capital stock paid in	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund				
Undivided profits	1,117 76	1,272 72	1,806 79	2,131 23
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits	31,174 08	36,513 64	31,784 44	37,428 88
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$77,291 84	\$82,786 36	\$78,591 23	\$84,555 11

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

M. E. RUMSEY, *President*; O. V. TUTTLE, *Vice President*; W. W. PIERSON, *Cashier*.

DIRECTORS—A. R. L. Covert, A. J. Wilson, M. E. Rumsey, J. J. Tuttle, S. O. Russell, O. V. Tuttle, J. A. Laurfair.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$91,513 84	\$86,929 60	\$85,229 05	\$84,393 83
Stocks, bonds and mortgages.....	3,254 40	3,254 40	3,254 40	3,254 40
Overdrafts.....	5,093 67	5,575 34	7,762 62	3,170 34
Due from banks in reserve cities.....	2,021 05	3,294 50	3,267 71	6,142 66
Due from other banks and bankers.....	839 18	175 00	249 50	-----
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	760 17	37 30	297 03	906 45
Interest paid.....	-----	-----	-----	117 85
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	106 71	145 00	92 00	265 00
Nickels and pennies.....	9 83	13 39	12 67	8 61
Gold coin.....	1,750 00	1,660 00	1,200 00	3,317 50
Silver coin.....	210 00	311 00	640 00	793 00
U. S. and national bank notes.....	3,352 00	7,760 00	3,134 00	4,942 00
Totals.....	\$113,910 85	\$114,155 53	\$110,138 98	\$112,311 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	5,346 97	2,012 42	3,162 62	4,735 52
Dividends unpaid.....	290 00	1,544 00	1,082 00	824 00
Individual deposits subject to check.....	22,680 39	22,244 30	22,779 92	23,405 75
Certificates of deposit.....	23,225 21	24,413 81	23,114 44	22,346 37
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	552 28	-----	-----	-----
Notes and bills rediscounted.....	1,816 00	3,941 00	-----	1,000 00
Bills payable.....	-----	-----	-----	-----
Totals.....	\$113,910 85	\$114,155 53	\$110,138 98	\$112,311 64

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

A. J. BOWNE, *President*; DANIEL STRIKER, *Vice President*; M. C. GRISWOLD, *Cashier*.

DIRECTORS—A. J. Bowne, Daniel Striker, M. C. Griswold, R. E. Combs, J. C. Griswold.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$102,601 49	\$116,675 85	\$112,210 55	\$129,657 84
Stocks, bonds and mortgages.....	14,171 40	13,332 09	12,557 38	13,787 88
Overdrafts.....	7 57		423 54	
Due from banks in reserve cities.....	8,514 88	4,404 87	21,740 68	9,235 64
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....				
Current expenses and taxes paid.....	836 02		641 10	1,247 66
Interest paid.....	1,041 63	38 81	875 14	1,484 08
Exchanges for clearing house.....				
Checks and cash items.....	4,545 27	2,446 99	2,799 96	1,450 20
Nickels and pennies.....	99 37	149 93	114 54	109 90
Gold coin.....	797 50	777 25	745 00	927 50
Silver coin.....	2,115 25	1,160 45	540 85	1,537 60
U. S. and national bank notes.....	8,194 00	5,915 00	4,065 00	7,792 00
Totals.....	\$149,424 38	\$151,401 24	\$163,213 74	\$173,730 30
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	300 00	300 00	300 00	300 00
Undivided profits.....	3,973 75	1,994 34	3,628 46	6,292 46
Dividends unpaid.....				
Individual deposits subject to check.....	19,986 21	20,631 27	21,836 63	27,320 99
Certificates of deposit.....	100,344 42	103,475 63	112,443 65	114,816 85
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$149,424 38	\$151,401 24	\$163,213 74	\$173,730 30

No. 92.

THE COMMERCIAL AND SAVINGS BANK, LUDINGTON.

Organized February 4, 1890.

ANTOINE E. CARTIER, *President*; THOS. P. McMASTER, *Vice President*; W. L. HAMMOND, *Cashier*;
GEO. R. CARTIER, *Assistant Cashier*.

DIRECTORS—Otis Fuller, A. E. Cartier, H. S. Fuller, H. C. Ransom, W. A. Cartier, Thos. P. McMaster,
J. Edwin Smith, Wm. Rath, Geo. F. Marvin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$109,411 12	\$143,690 13	\$158,461 80	\$235,225 59
Stocks, bonds and mortgages.....	21,910 35	21,226 85	38,970 68	26,270 17
Overdrafts.....	818 99	1,511 90	1,066 32	913 02
Due from banks in reserve cities.....	17,912 55	1,352 53	3,246 62	20,811 69
Due from other banks and bankers.....	8,594 86	3,570 34	4,981 96	-----
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	4 96	57 75	1,218 81	343 56
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	821 97	1,186 77	192 52	546 28
Nickels and pennies.....	309 54	42 85	125 48	31 61
Gold coin.....	480 00	1,035 00	630 00	70 00
Silver coin.....	993 15	578 15	1,136 00	672 00
U. S. and national bank notes.....	2,324 00	4,285 00	3,608 00	3,348 00
Totals.....	\$172,581 49	\$187,536 77	\$222,591 19	\$297,231 92
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	6,000 00	6,000 00
Undivided profits.....	1,842 59	2,324 50	2,837 66	2,970 53
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	50,257 68	55,139 32	64,454 85	60,563 74
Certificates of deposit.....	28,944 63	32,562 27	31,525 97	86,418 20
Savings deposits.....	9,886 59	16,049 95	16,409 58	24,340 53
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	27,650 00	24,960 73	46,363 13	59,938 92
Bills payable.....	-----	2,500 00	5,000 00	7,000 00
Totals.....	\$172,581 49	\$187,536 77	\$222,591 19	\$297,231 92

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

H. KNICKERBOCKER, *President*; E. L. J. MILLS, *Cashier*.

DIRECTORS—Warren E. Watson, Charles E. Blakely, Elias C. Burnett, Phineas Medalie, F. C. Hertzler, H. T. Ailerton, W. H. Thompson, Walter Kephart, E. L. J. Mills, H. Knickerbocker, O. S. Rodenbaugh.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$24,777 26	\$29,025 92	\$33,722 23	\$33,044 98
Stocks, bonds and mortgages.....	1,193 60	1,425 00	1,461 19	1,847 99
Overdrafts.....	34 75	233 75	634 86	1,059 36
Due from banks in reserve cities.....	31,365 67	21,578 47	11,937 51	16,385 11
Due from other banks and bankers.....	2,888 75	2,924 66	2,939 30	2,961 38
Banking house.....		1,267 17	2,382 83	2,848 02
Furniture and fixtures.....	1,452 50	1,452 50	1,460 53	2,225 35
Other real estate.....	500 00			
Current expenses and taxes paid.....	1,469 99	67 80	684 37	1,192 84
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	133 32	1,710 88	2,191 92	2,291 60
Nickels and pennies.....	85 56	36 99	47 50	68 22
Gold coin.....	1,765 00	1,727 50	1,630 00	1,275 00
Silver coin.....	888 30	650 50	1,257 45	408 25
U. S. and national bank notes.....	4,345 00	3,566 00	2,626 00	6,078 00
Totals.....	\$70,899 70	\$65,667 14	\$62,975 74	\$71,686 10
Liabilities.				
Capital stock paid in.....	\$24,480 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	1,500 87	666 60	1,721 70	2,971 45
Dividends unpaid.....				
Individual deposits subject to check.....	31,588 23	25,424 26	21,712 22	21,442 30
Certificates of deposit.....	13,330 60	14,576 28	14,541 82	22,272 35
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$70,899 70	\$65,667 14	\$62,975 74	\$71,686 10

No. 88.

PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

FRANK SPAFARD, *President*; J. D. COREY, *Vice President*; C. W. CASE, *Cashier*.DIRECTORS—S. W. Clarkson, C. W. Case, J. Kingsley, S. E. Jaynes, F. Valentine, L. D. Watkins,
F. Spafard, J. D. Corey, W. Burtless, A. F. Freeman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$68,203 89	\$90,356 46	\$83,021 12	\$75,749 64
Stocks, bonds and mortgages	12,691 53	12,591 53	13,191 53	13,191 53
Overdrafts.....	118 16	1,560 49	506 83	263 51
Due from banks in reserve cities.....	27,939 05	14,847 61	16,908 16	6,103 57
Due from other banks and bankers	3,271 95	1,683 50	-----	777 50
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,607 13	1,607 13	1,607 13	1,607 13
Other real estate.....	23,120 00	24,620 00	24,620 00	24,620 00
Current expenses and taxes paid.....	512 71	219 86	270 66	825 78
Interest paid	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items	32 25	42 82	86 20	254 50
Nickels and pennies.....	15 86	12 86	10 29	21 11
Gold coin.....	1,085 00	1,477 50	1,295 00	1,150 00
Silver coin.....	747 80	998 00	650 00	660 00
U. S. and national bank notes.....	4,509 00	2,756 00	2,331 00	2,820 00
Totals	\$149,854 33	\$153,773 76	\$150,497 92	\$134,044 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,042 36	2,454 37	2,454 37	2,454 37
Undivided profits	2,125 54	384 66	2,555 58	3,967 70
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	46,058 98	45,710 55	45,638 10	34,533 06
Certificates of deposit	49,627 45	60,274 18	49,849 87	43,089 14
Savings deposits	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	-----	-----	-----	-----
Notes and bills re-discounted.....	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$149,854 33	\$153,773 76	\$150,497 92	\$134,044 27

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; EDWIN RUSSELL, *Vice President*; W. G. GREGORY, *Cashier*.

DIRECTORS—Thos. Kenny, C. A. Waal, J. Kirster, E. Russell, F. C. Reynolds, J. H. Grant, E. G. Filer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$125,481 36	\$95,030 70	\$95,003 61	\$125,709 74
Stocks, bonds and mortgages	29,830 00	31,830 00	34,970 00	59,570 00
Overdrafts	62 10	101 88	305 36	339 17
Due from banks in reserve cities	13,158 96	47,956 47	50,782 01	16,609 41
Due from other banks and bankers		8 06		30 96
Banking house				
Furniture and fixtures	1,219 76	1,256 76	1,284 26	1,200 00
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items	514 62	2,028 44	42 69	362 42
Nickels and pennies	207 55	247 96	239 59	257 57
Gold coin	2,407 50	2,122 50	2,210 00	2,897 50
Silver coin	1,301 75	814 90	290 60	1,802 75
U. S. and national bank notes	11,515 00	5,247 00	12,282 00	11,689 00
Totals	\$185,698 60	\$186,644 67	\$197,360 12	\$219,968 52
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits	2,128 58	1,737 05	2,866 77	3,941 20
Dividends unpaid				
Individual deposits subject to check	72,982 92	68,732 62	58,865 87	56,120 49
Certificates of deposit	19,051 52	21,021 08	22,914 78	36,897 69
Savings deposits	40,412 10	44,695 58	62,555 22	73,068 14
Certified checks	500 00			
Cashier's checks outstanding				
Due to banks and bankers	623 48	458 34	627 48	
Notes and bills re-discounted				
Bills payable				
Totals	\$185,698 60	\$186,644 67	\$197,360 12	\$219,968 52

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

WM. H. HILL, *President*; JNO. D. MERSEAU, *Vice President*; WILLIS C. MARSH, *Cashier*;
HENRY W. CLARKE, *Assistant Cashier*.

DIRECTORS—Abijah Weston, Wm. H. Hill, Martin H. Quick, Jno. D. Mersereau, George H. Orr.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$146,175 63	\$160,346 78	\$143,607 84	\$175,083 04
Stocks, bonds and mortgages.....	19,319 23	16,597 67	19,043 65	25,087 08
Overdrafts.....	6,100 77	105 67	1,599 92	217 40
Due from banks in reserve cities.....	5,226 02	8,206 36	6,180 79	11,765 06
Due from other banks and bankers.....	1,821 70	1,279 29	772 72	3,233 46
Banking house.....				
Furniture and fixtures.....	1,635 22	1,635 22	1,635 22	1,638 22
Other real estate.....	17,722 94	14,720 54	14,944 64	13,315 74
Current expenses and taxes paid.....	3,104 28	22 80	1,429 32	2,553 58
Interest paid.....	558 89	19 72	447 72	912 30
Exchanges for clearing house.....				
Checks and cash items.....	202 38	757 38	775 51	140 00
Nickels and pennies.....	241 57	174 26	313 22	108 20
Gold coin.....	1,820 00	4,380 00	2,665 00	1,575 00
Silver coin.....	892 00	2,095 85	843 00	1,780 00
U. S. and national bank notes.....	5,142 00	14,872 00	9,224 00	6,976 00
Totals.....	\$209,962 63	\$225,213 54	\$203,482 55	\$244,385 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	18,000 00	18,000 00	18,000 00
Undivided profits.....	9,387 65	481 43	5,326 68	7,412 45
Dividends unpaid.....				
Individual deposits subject to check.....	73,316 48	99,398 80	89,739 16	81,787 10
Certificates of deposit.....	32,876 05	37,056 22	37,414 23	38,419 63
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		277 09	2 48	
Notes and bills rediscounted.....	29,382 45	20,000 00	3,000 00	48,765 90
Bills payable.....				
Totals.....	\$209,962 63	\$225,213 54	\$203,482 55	\$244,385 08

No. 121.

FIRST STATE SAVINGS BANK OF MARINE CITY, MARINE CITY.

Organized September 1, 1911.

ROBERT LEITCH, *President*; P. J. KEAN, *Vice President*; W. H. SCOTT, *Second Vice President*; FRANK McELROY, *Cashier*; J. F. LEITCH, *Assistant Cashier*.

DIRECTORS—Robert Leitch, W. H. Scott, F. S. Parker, C. F. Zimmerman, P. J. Kean, R. A. Cottrell, Geo. W. Moore, F. McElroy, A. C. Batcheller.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$36,274 19	\$36,393 58	\$43,798 88	\$48,012 57
Stocks, bonds and mortgages.....	14,950 00	14,950 00	15,400 00	16,778 98
Overdrafts.....	745 06	28 75	68 37	58 28
Due from banks in reserve cities.....	1,605 39	5,254 23	3,887 89	4,646 40
Due from other banks and bankers.....	998 29	5,265 80	1,455 59	2,388 98
Banking house.....				
Furniture and fixtures.....	1,597 26	1,600 00	1,600 00	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	1,172 18	1,882 51	310 87	572 15
Interest paid.....	458 59	633 80	48 95	339 00
Exchanges for clearing house.....			2 00	23 00
Checks and cash items.....	88 11	227 48	157 00	226 06
Nickels and pennies.....	65 28	81 38	30 11	33 37
Gold coin.....	332 40	592 40	1,307 40	1,534 90
Silver coin.....	394 20	731 40	990 90	1,655 55
U. S. and national bank notes.....	1,700 00	2,273 00	3,359 00	3,885 00
Totals.....	\$60,380 95	\$69,413 83	\$72,411 46	\$81,704 53
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....			250 00	250 00
Undivided profits.....	2,710 81	3,164 94	630 84	2,369 35
Dividends unpaid.....				
Individual deposits subject to check.....	12,154 00	14,591 48	20,464 74	29,003 48
Certificates of deposit.....	12,399 92	13,160 92	11,886 11	12,999 11
Savings deposits.....	8,116 22	13,496 49	14,179 77	12,682 64
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$60,380 95	\$69,413 83	\$72,411 46	\$81,704 53

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President*; FRANK HART, *Vice President*; G. W. CARMAN, *Cashier*.

DIRECTORS—John Drawe, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, W. F. Sanber, C. A. Blood, J. W. Porter, Wm. Manuel.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$99,493 83	\$107,403 56	\$125,739 85	\$143,598 76
Stocks, bonds and mortgages.....	31,727 00	32,201 50	57,776 00	77,801 86
Overdrafts.....	204 71	609 03	147 46	686 19
Due from banks in reserve cities.....	17,815 02	25,684 21	38,726 02	3,840 11
Due from other banks and bankers.....	589 58	12,999 88	7,936 00	4,097 55
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,180 00	1,180 00	1,180 00	1,180 00
Other real estate.....				
Current expenses and taxes paid.....	1,013 49	161 09	629 50	1,216 83
Interest paid.....	470 61	10 80	186 97	304 77
Exchanges for clearing house.....				
Checks and cash items.....	179 93	392 60	56 84	217 25
Nickels and pennies.....	171 65	171 26	147 56	147 12
Gold coin.....	1,940 75	2,387 50	3,185 00	3,476 00
Silver coin.....	1,905 20	816 50	2,655 80	1,323 10
U. S. and national bank notes.....	5,115 00	8,782 00	8,225 00	8,362 00
Totals.....	\$167,806 77	\$198,799 93	\$252,542 00	\$252,251 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	2,547 80	219 51	1,818 52	3,094 63
Dividends unpaid.....		380 00		
Individual deposits subject to check.....	39,395 43	59,869 32	93,274 44	78,478 69
Certificates of deposit.....	20,050 62	20,110 95	21,987 86	21,074 35
Savings deposits.....	54,812 92	66,720 15	84,011 18	98,103 87
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$167,806 77	\$198,799 93	\$252,542 00	\$252,251 54

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

C. H. CALL, *President*; N. M. KAUFMAN, *Vice President*; GEORGE BARNES, *Cashier*; W. B. MCCOMBS, *Assistant Cashier*.

DIRECTORS—M. Breitung, Chas. H. Call, N. M. Kaufman, Wm. F. Fitch, Sam. Mitchell, M. W. O'Brien, Geo. Barnes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$188,851 29	\$180,270 15	\$205,725 19	\$218,290 24
Stocks, bonds and mortgages.....	124,826 01	122,605 90	116,175 90	123,923 60
Overdrafts.....	830 28	2,076 23	3,762 34	5,872 20
Due from banks in reserve cities.....	21,745 69	8,764 24	43,208 51	44,844 64
Due from other banks and bankers.....	2,163 52	3,741 22	3,043 02	3,916 36
Banking house.....	77,945 98	76,892 18	77,774 86	77,774 86
Furniture and fixtures.....	6,031 78	6,415 10	7,517 60	7,517 60
Other real estate.....				
Current expenses and taxes paid.....	268 36	681 95		166 42
Interest paid.....	593 72	4,172 42	4,716 33	5,185 96
Exchanges for clearing house.....				
Checks and cash items.....	13,145 63	11,848 25	3,423 25	2,781 26
Nickels and pennies.....	171 52	32 25	118 59	103 09
Gold coin.....	5,090 00	3,170 00	2,595 00	7,775 60
Silver coin.....	710 10	1,182 50	2,220 90	1,659 50
U. S. and national bank notes.....	6,860 00	8,770 00	9,201 00	5,776 00
Totals.....	\$449,233 88	\$430,622 39	\$479,482 54	\$505,591 73
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				10,000 00
Undivided profits.....	12,458 16	13,531 65	16,979 22	10,589 94
Dividends unpaid.....				
Individual deposits subject to check.....	94,493 50	76,773 10	59,119 29	105,166 40
Certificates of deposit.....	49,435 29	40,767 05	39,492 17	44,010 83
Savings deposits.....	186,882 60	198,638 96	229,356 37	233,190 36
Certified checks.....				700 00
Cashier's checks outstanding.....				
Due to banks and bankers.....	5,964 33	911 63	4,535 49	1,934 20
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$449,233 88	\$430,622 39	\$479,482 54	\$505,591 73

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WM. J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; W. T. PHELPS, *Cashier*.

DIRECTORS—J. M. Parsons, John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Perrett, W. T. Phelps, W. E. Bosley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts		\$10,665 37	\$33,042 09	\$33,019 75
Stocks, bonds and mortgages		10,825 00	21,386 80	48,541 80
Overdrafts				31 12
Due from banks in reserve cities		105,683 62	118,445 70	114,845 53
Due from other banks and bankers		119 46	320 40	137 75
Banking house				
Furniture and fixtures		1,290 16	1,295 08	2,638 60
Other real estate				
Current expenses and taxes paid		712 25	1,440 30	1,795 37
Interest paid				859 01
Exchanges for clearing house				
Checks and cash items		3,491 02	6,124 33	3,197 36
Nickels and pennies		26 39	64 74	41 42
Gold coin		2,140 00	1,942 50	1,780 00
Silver coin		2,243 18	849 05	1,745 65
U. S. and national bank notes		12,485 00	10,282 00	12,110 00
Totals		\$149,681 45	\$195,192 99	\$220,743 36
Liabilities.				
Capital stock paid in		\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits		355 89	994 32	2,389 75
Dividends unpaid				
Individual deposits subject to check		31,055 91	36,023 77	40,917 50
Certificates of deposit		16,361 93	15,892 04	16,082 72
Savings deposits		51,907 72	92,282 86	111,353 38
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals		\$149,681 45	\$195,192 99	\$220,743 36

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; J. M. DRESSER, *Cashier*; A. J. HALL, *Assistant Cashier*.

DIRECTORS—J. M. Dresser, Harper Reed, D. P. Whitmore, Geo. W. Bristol, H. M. Williams, Lewis C. Webb, Mason D. Chatterton, C. G. Huntington, J. K. Elmer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$164,071 95	\$180,915 44	\$172,496 89	\$183,066 31
Stocks, bonds and mortgages	51,732 98	56,562 98	98,251 97	37,764 97
Overdrafts	470 98	233 86	165 20	256 07
Due from banks in reserve cities	25,492 31	17,372 60	15,561 66	14,450 30
Due from other banks and bankers		414 00		
Banking house				
Furniture and fixtures	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate				
Current expenses and taxes paid	278 81	41 55		286 60
Interest paid				
Exchanges for clearing house				
Checks and cash items	473 15	321 00	896 73	747 32
Nickels and pennies	21 30	168 45	147 18	93 20
Gold coin	1,197 50	2,005 00	3,785 00	1,487 50
Silver coin	1,246 25	1,524 00	831 50	923 30
U. S. and national bank notes	12,713 00	7,565 00	7,281 00	7,042 00
Totals	\$259,148 18	\$268,573 88	\$240,867 13	\$247,567 57
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	3,000 00	3,500 00	3,500 00	3,500 00
Undivided profits	14,424 43	12,317 32	44,326 21	16,679 07
Dividends unpaid				
Individual deposits subject to check	79,501 47	70,152 79	56,269 03	53,917 69
Certificates of deposit	87,222 28	107,603 77	91,771 89	94,195 81
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				4,275 00
Bills payable				
Totals	\$259,148 18	\$268,573 88	\$240,867 13	\$247,567 57

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

HENRY L. HENDERSON, *President*; O. W. HALSTEAD, *Vice President*; F. E. DENSMORE, *Cashier*.

DIRECTORS—L. C. Webb, O. W. Halstead, Chas. J. Rayner, L. S. Bates, H. L. Henderson, T. Densmore, W. E. Howard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$91,099 07	\$86,464 81	\$88,883 01	\$86,505 57
Stocks, bonds and mortgages.....	19,639 36	21,081 86	21,598 34	21,198 34
Overdrafts.....	267 45	198 60	143 97	102 69
Due from banks in reserve cities.....	3,942 21	11,806 15	2,381 62	13,794 80
Due from other banks and bankers.....				
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	685 05	35 75	512 34	996 78
Interest paid.....	624 56	67 36		98 08
Exchanges for clearing house.....				
Checks and cash items.....	64 49	307 94		
Nickels and pennies.....	53 50	149 37	171 66	110 98
Gold coin.....	3,910 00	650 00	860 00	3,410 00
Silver coin.....	755 50	1,444 20	75 95	1,203 75
U. S. and national bank notes.....	1,113 00	1,928 00	1,545 00	2,644 00
Totals.....	\$124,654 19	\$126,634 04	\$118,621 89	\$132,564 89
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	3,151 88	620 48	1,650 67	3,752 55
Dividends unpaid.....	60 00	60 00	60 00	
Individual deposits subject to check.....	17,424 90	20,782 68	16,027 09	22,705 41
Certificates of deposit.....	49,017 41	50,170 93	42,241 93	51,106 93
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	2,000 00		3,642 20	
Bills payable.....				
Totals.....	\$124,654 19	\$126,634 04	\$118,621 89	\$132,564 89

No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

A. J. BOWNE, *President*; R. E. COMBS, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS—K. M. Keeler, R. E. Combs, M. C. Griswold, A. J. Bowne, W. E. Keeler.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$69,933 16	\$71,010 63	\$70,979 62	\$72,658 90
Stocks, bonds and mortgages.....	13,630 60	13,630 60	12,982 60	12,555 42
Overdrafts.....		57 09	326 29	7 09
Due from banks in reserve cities.....	8,465 40	5,540 68	6,869 17	6,762 11
Due from other banks and bankers		405 05	137 12	102 69
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,500 00
Other real estate.....				
Current expenses and taxes paid.....	153 53			659 05
Interest paid	162 84	77 08		438 68
Exchanges for clearing house.....				
Checks and cash items.....	1,530 46	1,949 24	2,105 63	1,837 94
Nickels and pennies.....	18 94	18 50	23 66	20 67
Gold coin.....	1,320 00	1,115 00	30 00	5 00
Silver coin	234 55	524 75	1,156 40	459 05
U. S. and national bank notes	1,380 00	2,423 00	2,444 00	2,852 00
Totals.....	\$101,829 48	\$101,251 60	\$101,554 49	\$103,378 69
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	300 00	500 00	500 00	500 00
Undivided profits	2,229 82	504 54	1,141 45	3,382 96
Dividends unpaid.....				
Individual deposits subject to check	22,710 70	16,473 44	19,623 64	22,019 50
Certificates of deposit	46,139 49	40,773 62	50,289 40	48,476 28
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....	449 47	5,000 00		
Bills payable	5,000 00	13,000 00	5,000 00	4,000 00
Totals.....	\$101,829 48	\$101,251 60	\$101,554 49	\$103,378 69

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

WILLIAM PATRICK, *President*; MAX. ANDERSON, *Vice President*; MILTON P. ANDERSON, *Treasurer*;
A. S. ARBURY, *Teller*.DIRECTORS—Maxson Anderson, Wm. D. Marsh, Wm. Patrick, George Rockwell, M. P. Anderson,
Chas. Brown.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$55,211 32	\$52,985 18	\$48,910 85	\$44,655 33
Stocks, bonds and mortgages	12,011 54	12,062 54	12,287 54	14,046 11
Overdrafts	1,984 42	2,500 01	1,800 02	1,581 99
Due from banks in reserve cities	477 18	2,696 76	3,814 58	7,298 07
Due from other banks and bankers	119 49	961 96	1,153 61	809 00
Banking house				
Furniture and fixtures	882 00	882 00	882 00	882 00
Other real estate				
Current expenses and taxes paid	447 76	72 50	431 91	640 51
Interest paid	886 28	4 06	45 04	594 79
Exchanges for clearing house				
Checks and cash items	109 88	88 29	500 80	381 26
Nickels and pennies	20 00	112 00	42 06	28 97
Gold coin	200 00	200 00	600 00	630 00
Silver coin	40 00	118 00	400 00	317 06
U. S. and national bank notes	2,457 00	1,500 00	1,500 00	1,531 00
Totals	\$74,846 37	\$74,178 30	\$71,868 41	\$73,396 03
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,850 00	1,500 00	1,500 00	1,500 00
Undivided profits	1,695 51	368 98	1,028 11	2,152 94
Dividends unpaid		840 00		
Individual deposits subject to check	18,579 75	16,859 37	17,415 08	17,589 30
Certificates of deposit	9,667 78	10,849 78	11,332 17	11,762 18
Savings deposits	13,053 33	14,760 17	15,593 05	15,391 61
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	5,000 00	4,000 00		
Bills payable				
Totals	\$74,846 37	\$74,178 30	\$71,868 41	\$73,396 03

No. 13.

STATE BANK OF MIDLAND, MIDLAND.

Organized September 1, 1882.

M. P. ANDERSON, *President*; MAX. ANDERSON, *Vice President*; WM. D. MARSH, *Cashier*.

DIRECTORS—W. Patrick, W. D. Marsh, Max. Anderson, Chas. Brown, M. P. Anderson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$97,110 24	\$73,719 38	\$68,929 69	\$63,022 49
Stocks, bonds and mortgages.....	30,000 00	51,214 63	51,327 00	54,181 00
Overdrafts.....	1,346 15	1,697 32	1,584 36	1,875 40
Due from banks in reserve cities.....	1,226 98	-----	1,167 40	3,489 51
Due from other banks and bankers.....	995 10	294 32	792 60	1,063 02
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	1,550 66	1,550 66	1,550 66	1,550 66
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Current expenses and taxes paid.....	2,270 52	255 26	773 67	1,384 65
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	999 70	1,273 31	1,476 77	1,548 07
Nickels and pennies.....	19 37	57 01	115 59	151 50
Gold coin.....	65 00	310 00	510 00	550 00
Silver coin.....	120 25	25 75	477 00	256 25
U. S. and national bank notes.....	1,545 00	2,843 00	2,178 00	2,025 00
Totals.....	\$140,248 97	\$136,240 64	\$133,882 74	\$134,097 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits.....	3,853 11	553 70	2,096 41	3,550 30
Dividends unpaid.....	-----	720 00	-----	-----
Individual deposits subject to check.....	38,897 09	38,192 70	33,232 60	33,487 25
Certificates of deposit.....	25,994 55	26,846 26	32,074 32	28,494 44
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	757 06	1,595 36	-----	-----
Notes and bills re-discounted.....	13,247 16	10,332 62	8,479 41	10,565 56
Bills payable.....	-----	-----	-----	-----
Totals.....	\$140,248 97	\$136,240 64	\$133,882 74	\$134,097 55

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; MELL BARNES, *Cashier*.

DIRECTORS—W. H. Whitmarsh, C. H. Wilson, Mell Barnes, T. W. Barnes, O. A. Kelley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$59,494 82	\$68,947 46	\$66,021 81	\$67,474 69
Stocks, bonds and mortgages.....	12,055 79	12,595 79	12,395 79	12,378 29
Overdrafts.....	1,785 55	2,123 72	1,369 91	1,774 47
Due from banks in reserve cities.....	14,007 15	6,512 46	2,269 20	4,660 37
Due from other banks and bankers.....			7,000 00	
Banking house.....				
Furniture and fixtures.....	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate.....				
Current expenses and taxes paid.....	989 18	4 60	430 94	1,022 38
Interest paid.....	372 02	22 90	364 83	698 27
Exchanges for clearing house.....				
Checks and cash items.....	528 49	58 77	68 37	259 71
Nickels and pennies.....	75 83	77 40	26 42	126 09
Gold coin.....	2,130 50	1,760 00	1,700 00	1,520 00
Silver coin.....	475 25	259 00	75 75	193 75
U. S. and national bank notes.....	3,850 00	3,074 00	3,964 00	3,640 00
Totals.....	\$97,864 58	\$97,536 10	\$97,787 02	\$95,848 02
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	700 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	3,721 39	1,546 02	2,733 01	4,337 27
Dividends unpaid.....		350 00	25 00	
Individual deposits subject to check.....	22,937 21	20,696 00	18,455 65	16,918 66
Certificates of deposit.....	45,505 98	48,944 08	50,573 36	48,592 09
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$97,864 58	\$97,536 10	\$97,787 02	\$95,848 02

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEO. A. SKINNER, *Cashier*.

DIRECTORS—A. Grenier, F. G. Kendrick, Wm. J. Ullrich, Chas. D. Crittenden, T. Laungerhausen, Oliver Chapaton, Jno. Roskopp, Geo. A. Skinner.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$328,500 66	\$340,153 00	\$326,273 89	\$376,106 36
Stocks, bonds and mortgages.....	139,732 93	147,457 93	165,357 62	165,817 62
Overdrafts.....	805 60	1,785 57	468 45	688 18
Due from banks in reserve cities.....	64,106 49	92,906 52	118,841 24	73,661 01
Due from other banks and bankers.....				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....				
Current expenses and taxes paid.....	1,570 06	121 05	982 59	1,751 92
Interest paid.....	5,896 84	791 78	5,279 98	6,490 59
Exchanges for clearing house.....				
Checks and cash items.....	904 54	287 90	1,570 13	2,786 67
Nickels and pennies.....	240 23	277 22	73 74	216 91
Gold coin.....	14,175 00	15,152 50	15,100 00	14,310 00
Silver coin.....	681 75	162 50	477 50	930 25
U. S. and national bank notes.....	18,417 00	15,905 00	14,649 00	13,904 00
Totals.....	\$588,431 10	\$628,400 97	\$662,465 14	\$670,058 51
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	61,219 39	52,826 09	58,050 11	64,904 98
Dividends unpaid.....		2,120 00		
Individual deposits subject to check.....	71,658 58	86,114 38	97,813 83	93,390 56
Certificates of deposit.....	229,080 31	252,844 69	246,653 93	247,483 99
Savings deposits.....	166,477 82	174,320 08	199,947 27	203,231 43
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		175 73		1,047 60
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$588,431 10	\$628,400 97	\$662,465 14	\$670,058 51

No. 70.

COMMERCIAL BANK, MT. PLEASANT.

Organized February 20, 1885.

M. DEVEREAUX, *President*; JOHN F. RYAN, *Vice President*; DENIS RYAN, *Cashier*.

DIRECTORS—M. Devereaux, J. W. Hance, John F. Ryan, W. E. Preston, Denis Ryan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$80,752 83	\$81,290 05	\$78,328 18	\$70,682 38
Stocks, bonds and mortgages.....	7,700 22	7,837 96	8,356 06	8,260 93
Overdrafts.....	55 33	10 65	24 51	41 57
Due from banks in reserve cities.....	2,006 89	2,799 77	3,707 39	1,318 36
Due from other banks and bankers.....	1,900 00			27 50
Banking house.....				
Furniture and fixtures.....	2,124 75	2,133 00	2,133 00	2,133 00
Other real estate.....	2,594 22	2,416 91	2,416 91	2,491 91
Current expenses and taxes paid.....	1,131 21	93 32	732 90	1,421 16
Interest paid.....	178 42	41 76	293 59	675 71
Exchanges for clearing house.....				
Checks and cash items.....	77 94	120 18	81 06	269 51
Nickels and pennies.....	50 08	58 00	90 47	61 47
Gold coin.....	125 00	42 50	77 50	210 00
Silver coin.....	970 00	586 03	511 00	1,100 00
U. S. and national bank notes.....	3,016 00	1,365 00	3,142 00	4,894 00
Totals.....	\$102,677 89	\$98,795 18	\$99,894 57	\$93,587 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	9,091 51	8,223 59	9,274 70	10,016 47
Dividends unpaid.....				
Individual deposits subject to check.....	17,130 75	13,400 15	18,728 92	16,077 88
Certificates of deposit.....	25,677 55	24,171 44	18,390 95	17,493 15
Savings deposits.....				
Certified checks.....	600 00			
Cashier's checks outstanding.....				
Due to banks and bankers.....	178 08			
Notes and bills re-discounted.....		3,000 00	3,500 00	
Bills payable.....				
Totals.....	\$102,677 89	\$98,795 18	\$99,894 57	\$93,587 50

No. 74.

PEOPLE'S SAVINGS BANK, MT. PLEASANT.

Organized April 11, 1888.

HENRY DÜTTMAN, *President*; J. A. CROWLEY, *Vice President*; JOHN F. RYAN, *Cashier*.

DIRECTORS—Henry Düttman, J. A. Crowley, Jno. F. Ryan, Dennis Ryan, Alfred Southwick.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$22,747 34	\$28,123 17	\$29,890 18	\$37,099 22
Stocks, bonds and mortgages.....	94,503 80	91,663 81	87,810 85	92,766 33
Overdrafts.....	1,026 00	444 01	381 81	356 00
Due from banks in reserve cities.....	7,389 08	6,357 19	16,426 97	855 47
Due from other banks and bankers.....	101 88	595 20	1,536 77	5,696 71
Banking house.....				
Furniture and fixtures	1,022 72	1,072 72	1,072 72	1,072 72
Other real estate.....	1,250 33	3,944 52	4,113 29	4,427 85
Current expenses and taxes paid.....	3,460 91	1,443 99	2,138 98	3,196 41
Interest paid.....	605 80	141 34	423 96	1,728 05
Exchanges for clearing house.....				
Checks and cash items	652 23	350 94	780 88	633 97
Nickels and pennies.....	3 91	10 47	13 40	11 27
Gold coin.....	605 00	630 00	1,405 00	2,040 00
Silver coin.....	7 80	41 30	5 00	5,018 45
U. S. and national bank notes.....	3,424 00	715 00	1,704 00	596 00
Totals.....	\$136,800 80	\$135,533 66	\$147,703 81	\$155,498 04
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	2,675 00	2,675 00	2,675 00
Undivided profits.....	4,557 65	380 81	1,790 44	3,909 22
Dividends unpaid.....				
Individual deposits subject to check	9,028 81	9,041 79	6,951 61	8,345 43
Certificates of deposit	31,057 49	36,472 56	47,300 51	49,212 15
Savings deposits	39,656 85	36,768 76	38,985 75	41,211 51
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers		195 24		144 73
Notes and bills re-discounted.....				
Bills payable				
Totals.....	\$136,800 80	\$135,533 66	\$147,703 81	\$155,498 04

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

J. W. MOON, *President*; H. N. HOVEY, *Second Vice President*; F. E. HAMMOND, *Cashier*.

DIRECTORS—J. A. Miller, J. W. Blodgett, Geo. Hume, N. Friedman, J. F. Denslow, C. C. Billinghamst, G. R. Selkirk, J. C. Lewis, Henry Idema, J. W. Moon, F. E. Hammond, P. H. Wintermute, Paul S. Moon, H. N. Hovey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$168,780 94	\$185,373 99	\$155,542 22	\$182,619 46
Stocks, bonds and mortgages.....	114,757 71	123,187 01	129,512 01	133,138 85
Overdrafts.....	336 83	28 52		67 30
Due from banks in reserve cities.....	15,186 08	28,120 94	41,946 58	11,908 42
Due from other banks and bankers			27 12	
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,022 50	2,063 50
Other real estate				1,431 27
Current expenses and taxes paid.....	1,784 60	54 10	2,700 26	3,563 68
Interest paid	651 31	7 74	168 51	359 81
Exchanges for clearing house.....	5,482 15	7,547 30	6,997 95	9,125 19
Checks and cash items	124 01	298 30	110 77	81 93
Nickels and pennies.....	424 81	395 67	234 52	294 33
Gold coin.....	1,060 00	2,032 50	2,185 00	142 50
Silver coin	1,148 45	3,221 85	3,012 10	1,973 25
U. S. and national bank notes.....	9,556 00	13,361 00	9,776 00	15,840 00
Totals.....	\$321,292 89	\$365,628 92	\$354,235 54	\$362,609 49
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	6,000 00	6,500 00	6,500 00	6,500 00
Undivided profits	9,984 53	3,833 59	7,704 56	12,600 05
Dividends unpaid		164 00		
Individual deposits subject to check	26,026 44	45,341 48	37,257 88	26,046 81
Certificates of deposit	28,188 43	25,074 90	31,155 89	33,319 12
Savings deposits	199,751 44	213,264 01	221,617 21	233,668 88
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,342 05	1,450 94		474 63
Notes and bills rediscounted.....		20,000 00		
Bills payable				
Totals.....	\$321,292 89	\$365,628 92	\$354,235 54	\$362,609 49

No. 19.

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

W. H. KLEINHANS, *President*; G. A. TRUMAN, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS—L. E. Knappen, N. A. Fuller, G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, Frank McDerby.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$89,607 43	\$90,351 84	\$79,614 97	\$66,422 89
Stocks, bonds and mortgages	4,942 75	6,671 00	6,560 60	11,008 88
Overdrafts	2,906 05	2,768 70	1,367 27	2,997 25
Due from banks in reserve cities	1,776 86	2,518 58	5,407 79	7,077 93
Due from other banks and bankers				
Banking house	2,071 16	2,073 54	2,073 54	2,073 54
Furniture and fixtures	1,413 55	1,417 30	1,417 30	1,522 13
Other real estate				
Current expenses and taxes paid	373 55	53 11	701 09	878 60
Interest paid	1,165 31	458 43		
Exchanges for clearing house				
Checks and cash items	706 72	1,460 74	750 10	2,149 62
Nickels and pennies	53 74	23 54	29 39	30 33
Gold coin	865 00	1,420 00	840 00	1,002 50
Silver coin	201 00	130 00	360 00	514 00
U. S. and national bank notes	2,876 00	2,593 00	2,171 00	3,260 00
Totals	\$108,959 12	\$111,939 78	\$101,293 05	\$98,937 67
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,700 00	2,860 00	2,860 00	2,860 00
Undivided profits	2,474 01	142 74	1,483 36	2,549 40
Dividends unpaid		462 00		
Individual deposits subject to check	7,966 18	10,370 62	9,721 49	9,650 37
Certificates of deposit	43,813 93	46,104 42	33,728 20	33,877 90
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	2,000 00	2,000 00	3,500 00	
Bills payable				
Totals	\$108,959 12	\$111,939 78	\$101,293 05	\$98,937 67

No. 123.

NEWBERRY SAVINGS BANK, NEWBERRY.

Organized October 1, 1891.

M. W. O'BRIEN, *President*; JOHN A. SHATTUCK, *Vice President*; S. N. DUTCHER, *Cashier*.

DIRECTORS—W. L. Ducey, J. A. Shattuck, S. N. Dutcher, C. W. Case, M. W. O'Brien, Hugh McMillan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$33,137 28	\$42,238 22	\$43,438 70	\$48,441 89
Stocks, bonds and mortgages				215 00
Overdrafts.....	2,388 05	771 81	716 96	486 79
Due from banks in reserve cities.....	21,230 89	11,548 93	14,303 15	6,929 61
Due from other banks and bankers	5,611 67	6,317 11	5,234 17	5,099 84
Banking house				
Furniture and fixtures	1,153 45	1,155 45	1,155 45	1,155 45
Other real estate.....				
Current expenses and taxes paid.....	1,897 84	2,356 96	2,873 65	538 71
Interest paid	65 15	170 34	168 54	269 44
Exchanges for clearing house.....				
Checks and cash items	225 23	52 00	14 11	302 79
Nickels and pennies.....	7 19	39 06	27 53	29 56
Gold coin.....	520 00	5,400 00	2,095 00	2,265 00
Silver coin.....	30 00	515 95	559 90	528 50
U. S. and national bank notes.....	4,467 00	572 00	1,901 00	3,591 00
Totals.....	\$70,785 75	\$71,137 83	\$72,488 16	\$69,903 58
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				500 00
Undivided profits	3,182 07	4,012 33	5,429 44	1,606 41
Dividends unpaid				
Individual deposits subject to check	26,437 79	22,563 93	22,670 87	23,411 69
Certificates of deposit	4,722 70	4,813 00	5,945 00	7,265 00
Savings deposits	11,443 19	14,748 57	13,442 85	12,120 48
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted.....				
Bills payable				
Totals.....	\$70,785 75	\$71,137 83	\$72,488 16	\$69,903 58

No. 127.

FIRST STATE SAVINGS BANK OF NILES, NILES.

Organized December 8, 1891.

GEO W. ROUGH, *President*; L. E. WOOD, *Vice President*; W. S. SINCLAIR, *Cashier*.

DIRECTORS—Geo. W. Rough, E. F. Woodcock, A. G. Gage, L. E. Wood, Israel P. Hutton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$30,756 22	\$53,683 68	\$31,343 76	\$28,011 92
Stocks, bonds and mortgages.....	21,509 79		27,030 03	31,901 57
Overdrafts.....				
Due from banks in reserve cities.....	12,217 44	10,284 47	12,604 50	5,530 87
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,179 06	1,214 06	1,214 56	1,243 81
Other real estate.....				
Current expenses and taxes paid.....	1,030 13	179 98	407 25	628 45
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	393 83	398 60	217 27	67 52
Nickels and pennies.....	59 78	50 32	74 58	53 66
Gold coin.....	1,478 00	1,375 50	1,369 50	1,509 50
Silver coin.....	80 00	143 50	59 80	98 50
U. S. and national bank notes.....	935 00	586 00	229 00	647 00
Totals.....	\$69,639 25	\$67,921 11	\$74,550 25	\$69,692 80
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	964 06	117 49	685 42	1,153 38
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	8,890 10	4,389 24	9,540 74	3,370 32
Savings deposits.....	34,785 09	38,414 38	39,324 09	40,169 10
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$69,639 25	\$67,921 11	\$74,550 25	\$69,692 80

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

FREDERICK B. HOWARD, *President*; ALBERT S. SHOLES, *Vice President*; C. W. BALLARD, *Cashier*; W. MAHON, *Assistant Cashier*.

DIRECTORS—Geo. Peck, Geo. W. Latimer, F. B. Howard, Chas. Ballard, C. W. Ballard, A. S. Sholes, Wm. Mahon.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$44,948 11	\$59,982 22	\$61,876 30	\$65,027 76
Stocks, bonds and mortgages.....	40,712 94	25,989 62	25,893 46	25,304 71
Overdrafts.....	8 68	5 44	285 99	151 71
Due from banks in reserve cities.....	4,365 85	3,796 31	6,789 84	7,357 91
Due from other banks and bankers.....	106 00		500 00	
Banking house.....	3,072 28	3,072 23	3,072 28	3,072 28
Furniture and fixtures.....	1,300 39	1,300 39	1,300 39	1,300 39
Other real estate.....				
Current expenses and taxes paid.....	691 34	280 24	828 36	1,144 27
Interest paid.....	471 40	50 35	292 91	486 89
Exchanges for clearing house.....				
Checks and cash items.....	27 00	205 30	55 37	327 13
Nickels and pennies.....	51 04	96 97	90 92	150 98
Gold coin.....	332 50	987 50	72 50	332 50
Silver coin.....	761 60	1,137 60	396 25	691 45
U. S. and national bank notes.....	3,434 00	3,752 00	4,459 00	3,890 00
Totals.....	\$100,283 13	\$100,606 22	\$105,863 57	\$109,237 98
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,200 00	1,400 00	1,400 00	1,400 00
Undivided profits.....	3,122 30	1,229 01	2,204 85	4,043 71
Dividends unpaid.....				
Individual deposits subject to check.....	12,136 58	11,116 90	12,392 05	13,005 19
Certificates of deposit.....	33,824 25	36,860 31	38,876 43	40,439 15
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....			990 24	349 93
Totals.....	\$100,283 13	\$100,606 22	\$105,863 57	\$109,237 98

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

J. M. SWIFT, *President*; WM. P. YERKES, *Vice President*; L. A. BABBITT, *Cashier*.

DIRECTORS—John M. Swift, Erwin A. Chapman, Lawrence W. Simmons, Caleb S. Sprague, J. Morrell Simmons, Wm. P. Yerkes, Frank N. Clark.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 20.

IOSCO COUNTY SAVINGS BANK, OSCODA.

Organized May 15, 1889.

ROBERT K. GOWANLOCK, *President*; WM. V. PENOYER, *Vice President*; E. F. HOLMES, *Cashier*.

DIRECTORS—Wm. V. Penoyer, R. K. Gowanlock, Julien V. O'Brien, Edwin F. Holmes, Chas. R. Henry, Edward Smith, A. H. Fish.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$161,728 10	\$251,628 83	\$193,404 22	\$188,101 49
Stocks, bonds and mortgages.....	15,258 30	10,672 60	10,672 60	8,172 60
Overdrafts.....	2,591 06	260 85	90 02	571 62
Due from banks in reserve cities.....	21,475 44	11,274 28	44,968 46	37,393 97
Due from other banks and bankers.....				
Banking house.....	3,728 78	3,728 78	3,728 78	3,728 78
Furniture and fixtures.....	456 20	456 20	456 20	531 20
Other real estate.....	1,200 00	800 00	800 00	800 00
Current expenses and taxes paid.....	1,057 80		760 71	1,271 27
Interest paid.....	311 08	21 87	316 37	2,286 65
Exchanges for clearing house.....				
Checks and cash items.....	1,039 71	940 15	657 14	20,878 92
Nickels and pennies.....	93 23	63 87	23 67	17 21
Gold coin.....	462 50	910 00	325 00	345 00
Silver coin.....	434 25	728 25	298 20	255 75
U. S. and national bank notes.....	6,375 00	5,430 00	9,535 00	5,476 00
Totals.....	\$216,211 45	\$286,915 68	\$266,036 37	\$269,835 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	3,500 00	3,800 00	3,800 00
Undivided profits.....	9,082 49	3,562 48	6,335 51	8,335 70
Dividends unpaid.....	60 00	695 00		
Individual deposits subject to check.....	53,661 63	72,526 64	72,809 27	64,123 89
Certificates of deposit.....	13,041 74	16,120 19	20,448 29	20,411 69
Savings deposits.....	86,678 74	101,269 87	112,643 30	122,177 83
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	191 85			981 35
Notes and bills rediscounted.....		39,241 50		
Bills payable.....				
Totals.....	\$216,211 45	\$286,915 68	\$266,036 37	\$269,835 46

REPORT OF THE COMMISSIONER OF

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

DANIEL M. ESTEY, *President*; E. SALISBURY, *Vice President*; A. D. WHIPPLE, *Cashier*; J. C. VAN CAMP, *Assistant Cashier*.

DIRECTORS—Charles S. Williams, E. Salisbury, Wm. A. Woodard, Edwin A. Gould, Daniel M. Estey, Chas. E. Rigley, James H. Calkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$224,750 08	\$226,303 64	\$244,216 03	\$240,623 78
Stocks, bonds and mortgages	23,344 31	26,509 31	32,716 31	35,601 31
Overdrafts	67 03	268 92	216 50	226 00
Due from banks in reserve cities	8,939 85	3,747 18	19,022 71	12,694 06
Due from other banks and bankers	448 00		45 67	
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	1,222 40	1,182 40	1,142 40	7,112 40
Current expenses and taxes paid	1,576 15	33 30	1,699 16	2,846 46
Interest paid	2,038 73	107 45	2,011 34	2,392 17
Exchanges for clearing house				
Checks and cash items	1,589 81	3,102 45	3,871 10	1,069 68
Nickels and pennies	421 03	476 79	489 67	585 74
Gold coin	10,315 00	12,130 00	4,415 80	9,085 80
Silver coin	3,117 30	3,567 60	3,520 50	5,246 05
U. S. and national bank notes	3,811 00	6,564 00	8,982 00	3,969 00
Totals	\$297,140 69	\$299,493 04	\$337,849 19	\$336,952 45
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,000 00	11,000 00	11,000 00	11,000 00
Undivided profits	3,740 27	378 42	2,142 57	4,695 01
Dividends unpaid				
Individual deposits subject to check	32,239 46	28,730 52	42,055 19	42,512 73
Certificates of deposit	99,168 57	98,897 81	120,823 48	112,155 55
Savings deposits	51,992 39	60,491 29	56,827 95	61,589 16
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted			5,000 00	5,000 00
Bills payable				
Totals	\$297,140 69	\$299,493 04	\$337,849 19	\$336,952 45

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WM. J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS—J. C. Predmore, Allen Hosmer, L. W. Stanton, Jno. D. Hagerman, Chas. F. Tunstead, N. H. Crawford, Wm. J. Tunstead, C. L. Randall, Clarence E. Stanton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$59,090 57	\$78,719 32	\$76,990 60	\$82,151 83
Stocks, bonds and mortgages	6,022 23	6,124 30	7,816 32	7,816 32
Overdrafts	141 54	61 37	313 97	111 02
Due from banks in reserve cities	15,514 98	14,052 82	7,890 12	10,412 32
Due from other banks and bankers				
Banking house				
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate				
Current expenses and taxes paid	688 62	10 57	620 70	1,096 73
Interest paid	495 98	9 60	259 78	569 52
Exchanges for clearing house				
Checks and cash items	56 75	806 05	228 23	241 62
Nickels and pennies	84 32	60 27	54 22	53 19
Gold coin	3,120 00	205 00	892 25	525 00
Silver coin	1,196 20	840 70	220 95	287 20
U. S. and national bank notes	3,023 00	8,171 00	3,966 00	2,611 00
Totals	\$89,929 19	\$109,561 00	\$99,753 14	\$106,385 75
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits	6,164 26	4,678 01	6,208 09	7,830 44
Dividends unpaid		208 00		
Individual deposits subject to check	12,954 48	20,225 47	22,308 68	25,621 30
Certificates of deposit	40,535 45	41,449 52	36,700 20	37,434 01
Savings deposits	275 00			
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		8,000 00	4,586 17	5,500 00
Bills payable		5,000 00		
Totals	\$89,929 19	\$109,561 00	\$99,753 14	\$106,385 75

REPORT OF THE COMMISSIONER OF

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

F. W. SELICK, *President*; E. A. CRANE, *Vice President*; JNO. W. FREE, *Cashier*.DIRECTORS—JNO. Lyle, Geo. E. Breck, F. W. Sellick, Jno. W. Free, Wm. J. Sellick, E. A. Crane,
W. M. Lyle.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$92,203 48	\$94,626 43	\$104,410 19	\$107,488 32
Stocks, bonds and mortgages.....	19,886 00	17,836 00	17,940 13	15,937 13
Overdrafts.....	515 47	1,242 31	1,311 78	787 36
Due from banks in reserve cities.....	6,624 19	9,405 56	8,463 73	2,613 92
Due from other banks and bankers.....	500 00	500 00	500 00	500 00
Banking house.....				
Furniture and fixtures.....	3,005 37	3,005 37	3,005 37	3,005 37
Other real estate.....	1,725 00	1,725 00	1,725 00	1,725 00
Current expenses and taxes paid.....	1,071 64	176 41	550 77	1,331 72
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,235 20	35 00	1,154 00	846 21
Nickels and pennies.....	31 58	55 46	32 01	53 81
Gold coin.....	1,300 00	1,000 00	700 00	1,000 00
Silver coin.....	465 00	424 40	320 00	270 00
U. S. and national bank notes.....	6,599 00	4,496 00	5,210 00	3,220 00
Totals.....	\$135,161 93	\$134,527 94	\$145,327 98	\$138,773 84
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,166 43	2,166 43	2,166 43	2,166 43
Undivided profits.....	2,428 68	226 73	935 85	2,822 32
Dividends unpaid.....				
Individual deposits subject to check.....	20,588 21	16,276 87	23,267 02	21,182 65
Certificates of deposit.....	49,137 25	60,857 91	59,958 68	54,027 29
Savings deposits.....	5,841 36			
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				575 15
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	5,000 00	9,000 00	8,000 00
Totals.....	\$135,161 93	\$134,527 94	\$145,327 98	\$138,773 84

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

L. M. MARSHALL, *President*; C. H. CALKINS, *Vice President*; S. E. OLCOTT, *Cashier*; C. M. SPALDING, *Assistant Cashier*.

DIRECTORS—L. M. Marshall, L. C. Watkins, D. T. Huntington, G. R. Brandt, R. S. Olcott, C. H. Calkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$7,473 91	\$9,277 99	\$11,330 51	\$12,940 60
Stocks, bonds and mortgages.....				325 00
Overdrafts.....				
Due from banks in reserve cities.....	11,802 59	18,339 26	15,533 02	13,402 85
Due from other banks and bankers.....				
Banking house			2,346 48	2,348 86
Furniture and fixtures			1,472 11	1,493 96
Other real estate	150 00	150 00		
Current expenses and taxes paid	189 98	191 64	460 98	637 70
Interest paid	26 99	7 14	8 31	23 74
Exchanges for clearing house.....				
Checks and cash items		102 00	86 00	
Nickels and pennies.....	9 62	31 22	16 11	11 84
Gold coin	2,000 00	520 00	810 00	1,555 00
Silver coin	68 00	272 25	93 00	420 00
U. S. and national bank notes.....	1,135 00	1,575 00	1,680 00	3,435 00
Totals.....	\$22,856 09	\$30,466 50	\$33,836 52	\$36,594 55
Liabilities.				
Capital stock paid in	\$13,900 00	\$15,000 00	\$16,000 00	\$16,000 00
Surplus fund.....				
Undivided profits	196 38	379 37	624 72	961 73
Dividends unpaid.....				
Individual deposits subject to check	4,085 84	7,638 85	8,811 77	8,179 54
Certificates of deposit	4,673 87	7,448 28	8,223 28	10,382 28
Savings deposits				1,071 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			176 75	
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$22,856 09	\$30,466 50	\$33,836 52	\$36,594 55

REPORT OF THE COMMISSIONER OF

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President*; F. I. CHICHESTER, *Vice President*; LEON CHICHESTER, *Cashier*;
G. J. ROBINSON, *Assistant Cashier*.

DIRECTORS—Ira Chichester, E. E. Chichester, L. Chichester, F. I. Chichester, G. J. Robinson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$55,571 94	\$47,778 46	\$57,089 32	\$59,334 72
Stocks, bonds and mortgages	23,758 10	24,903 10	19,374 60	24,791 46
Overdrafts	206 67	256 74	480 33	1,768 23
Due from banks in reserve cities	1,857 55	2,540 90	15,543 50	20,798 87
Due from other banks and bankers	182 35	1,218 60	15 00	227 65
Banking house				
Furniture and fixtures	754 62	1,155 78	2,751 62	2,750 34
Other real estate				
Current expenses and taxes paid	928 65	161 33	1,068 51	1,673 28
Interest paid	34 90		23 40	94 83
Exchanges for clearing house				
Checks and cash items	288 31	103 90	81 16	498 04
Nickels and pennies	383 70	126 43	303 29	411 51
Gold coin	82 50	10 00	85 00	85 00
Silver coin	567 25	337 90	974 35	638 40
U. S. and national bank notes	3,496 00	2,565 00	4,550 00	7,573 00
Totals	\$88,112 54	\$81,157 54	\$102,290 08	\$120,645 33
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund		250 00	250 00	250 00
Undivided profits	2,858 45	1,025 63	3,141 40	6,109 45
Dividends unpaid				
Individual deposits subject to check	11,929 85	13,378 41	24,363 99	24,481 72
Certificates of deposit	10,288 55	14,503 50	24,534 69	39,804 16
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	13,085 69	2,000 00		
Bills payable				
Totals	\$88,112 54	\$81,157 54	\$102,290 08	\$120,645 33

No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President*; L. H. BENNETT, *Vice President*; E. K. BENNETT, *Cashier*.

DIRECTORS—E. C. Leach, Wm. Manchester, S. J. Springer, A. D. Lyndon, L. H. Bennett, I. N. Starkweather
 J. R. Hosie, Wm. Geer, J. B. Tillotson, Geo. S. Van Sickle, L. C. Hough, L. C. Sherwood,
 T. V. Quackenbush.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$137,767 40	\$133,916 84	\$131,416 71	\$134,447 67
Stocks, bonds and mortgages.....	29,368 77	29,368 77	32,928 77	36,428 77
Overdrafts.....	271 89	610 25	167 66	527 38
Due from banks in reserve cities.....	32,934 44	25,591 44	6,378 97	10,837 81
Due from other banks and bankers.....			199 33	
Banking house.....	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures.....	2,198 86	2,198 86	2,198 86	2,198 86
Other real estate.....			1,200 00	1,000 00
Current expenses and taxes paid.....	238 20	44 64	826 45	930 94
Interest paid.....	155 85	23 80		
Exchanges for clearing house.....				
Checks and cash items.....	201 46	86 06	147 59	78 60
Nickels and pennies.....	1 00	32 86	12 31	4 15
Gold coin.....	22 50	2 50	177 50	350 00
Silver coin.....	443 50	109 70	756 05	876 95
U. S. and national bank notes.....	4,706 00	763 00	2,683 00	5,203 00
Totals.....	\$210,409 87	\$199,848 72	\$181,193 20	\$194,984 13
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits.....	2,385 56	256 31	633 14	1,626 67
Dividends unpaid.....	220 00	1,345 00	370 00	30 00
Village deposit.....	21,372 65	12,991 28	10,100 07	7,826 74
Individual deposits subject to check.....	32,672 00	31,989 94	25,203 20	33,962 36
Certificates of deposit.....	36,327 68	36,707 59	34,348 03	42,708 20
Savings deposits.....	60,431 98	59,058 60	53,038 76	51,330 16
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$210 409 87	\$199,848 72	\$181,193 20	\$194,984 13

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

JOHN D. NORTON, *President*; G. JACOBS, *Vice President*; B. S. TREGENT, *Cashier*.

DIRECTORS—John D. Norton, B. S. Tregent, Charles Dawson, D. R. Shaw, G. Jacobs, Abram Parker, C. G. Freeman.

Resources.	Report of May 17,	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

BYRON G. STOUT, *President*; AUG. C. BALDWIN, *Vice President*; C. W. FRENCH, *Cashier*; D. H. POWER, *Assistant Cashier*.

DIRECTORS—Byron G. Stout, Aug. C. Baldwin, Edward C. Smith, Chas. W. French, Joshua Hill, Thaddues A. Smith, D. H. Power.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

CHAS. A. WARD, *President*; WM. HARTSUFF, *Vice President*; JOHN W. PORTER, *Cashier*.

DIRECTORS—D. N. Runnels, S. L. Ballentine, Jno. G. O'Neill, Wm. Hartsuff, Chas. A. Ward, W. F. Botsford, J. A. Davidson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$246,753 77	\$318,694 45	\$284,734 52	\$287,100 33
Stocks, bonds and mortgages	115,772 92	122,945 94	147,419 19	162,979 33
Overdrafts	17 68	504 32	369 41	221 12
Due from banks in reserve cities	27,895 68	17,836 53	69,652 16	29,567 43
Due from other banks and bankers	504 86	487 60	405 67	348 00
Banking house	26,988 67	26,988 67	26,988 67	27,000 00
Furniture and fixtures	3,200 00	3,200 00	3,200 00	3,200 00
Other real estate	400 00	400 00	400 00	400 00
Current expenses and taxes paid	2,553 75	58 19	1,531 80	2,616 03
Interest paid	2,704 35	207 28	704 32	3,653 01
Exchanges for clearing house	783 44	4,731 53	574 12	1,198 39
Checks and cash items	1,451 30	2,041 03	500 17	1,056 94
Nickels and pennies	154 45	164 97	176 72	256 96
Gold coin	11,042 50	1,355 00	740 00	4,742 50
Silver coin	1,294 50	1,260 00	1,775 00	2,172 60
U. S. and national bank notes	23,749 00	14,373 00	9,412 00	22,948 00
Totals	\$465,271 87	\$515,748 56	\$548,583 75	\$549,465 64
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	12,894 88	6,998 94	11,641 24	16,405 22
Dividends unpaid		550 00		
Individual deposits subject to check	108,434 19	155,200 24	150,988 17	108,520 79
Certificates of deposit	50,265 01	48,073 45	55,290 06	67,067 27
Savings deposits	172,960 21	184,925 93	210,664 23	224,247 51
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	717 58			
Notes and bills rediscounted				13,224 85
Bills payable				
Totals	\$465,271 87	\$515,748 56	\$548,583 75	\$549,465 64

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAS. H. WHITE, *Vice President*; CHAS. F. HARRINGTON, *Cashier*; C. D. Thompson, *Assistant Cashier*.

DIRECTORS—James H. White, Nelson Mills, Edward Vincent, Henry McMorran, Charles F. Harrington.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$276,181 78	\$283,720 64	\$315,589 56	\$354,164 82
Stocks, bonds and mortgages.....	220,120 88	217,385 98	222,338 87	219,613 53
Overdrafts.....	1,482 32	3,053 38	4,298 99	1,451 01
Due from banks in reserve cities.....	108,151 66	119,162 36	103,725 41	84,617 89
Due from other banks and bankers.....	886 08	154 38	10 00	2,087 56
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,350 00
Other real estate.....	1,050 00	1,050 00	1,050 00	1,050 00
Current expenses and taxes paid.....	2,355 15	18 87	1,617 51	3,318 81
Interest and premiums paid.....	1,227 91	3,925 00	4,094 93	10,560 25
Exchanges for clearing house.....	3,576 26		2,698 73	5,117 00
Checks and cash items.....		3,935 74		
Nickels and pennies.....	6 71	25 00	21 70	58 00
Gold coin.....	697 50	607 50	20 00	2,140 00
Silver coin.....	207 25	9 40	39 10	345 60
U. S. and national bank notes.....	6,498 00	8,987 00	2,582 00	7,772 00
Totals.....	\$623,941 50	\$644,035 85	\$660,086 80	\$694,646 47
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	64,045 10	56,037 49	62,927 99	70,484 87
Dividends unpaid.....		1,415 00		
Individual deposits subject to check.....	94,240 73	102,285 66	97,800 80	105,466 12
Certificates of deposit.....	33,162 69	40,623 65	51,557 30	56,926 65
Savings deposits.....	305,764 67	316,863 98	324,749 18	339,355 82
Certified checks.....	100 00			
Cashier's checks outstanding.....	1,002 50	1,300 57	1,652 50	2,227 50
Due to banks and bankers.....	625 81	5,559 50	1,999 03	185 51
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$623,941 50	\$644,035 85	\$660,086 80	\$694,646 47

No. 98.

SAINT CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; STEPHEN MOORE, *2d Vice President*; GEO. W. MOORE, *Cashier*; F. T. MOORE, *Assistant Cashier*.

DIRECTORS—J. Bernatz, S. Armstrong, S. W. Vance, E. G. Spalding, J. B. Hull, Stephen Moore, Chas. Wellman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$110,792 01	\$121,520 98	\$123,620 52	\$133,876 49
Stocks, bonds and mortgages.....	57,105 55	57,741 16	57,997 77	58,882 46
Overdrafts.....	71 40	233 66	621 80	2,023 25
Due from banks in reserve cities.....	13,988 28	21,608 87	20,560 11	16,245 18
Due from other banks and bankers.....	2,539 79	3,557 85	1,357 16	1,956 00
Banking house.....				
Furniture and fixtures.....	1,750 00	1,750 00	1,900 00	1,900 00
Other real estate.....				
Current expenses and taxes paid.....	750 12	364 79	841 65	191 55
Interest paid.....	1,775 55	877 37	1,360 10	61 93
Exchanges for clearing house.....				
Checks and cash items.....	4,969 00	1,726 05	1,962 07	212 53
Nickels and pennies.....	126 00	60 58	71 01	65 27
Gold coin.....	2,465 00	2,392 50	912 50	35 00
Silver coin.....	495 80	725 50	609 90	846 00
U. S. and national bank notes.....	3,657 00	3,616 00	2,121 00	2,566 00
Totals.....	\$200,483 50	\$216,175 31	\$213,965 59	\$218,861 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	10,000 00	10,000 00	13,000 00
Undivided profits.....	4,202 93	1,316 29	3,330 63	408 24
Dividends unpaid.....				
Individual deposits subject to check.....	46,161 92	54,549 93	54,613 60	53,705 13
Certificates of deposit.....	31,017 31	17,890 05	20,060 68	17,028 54
Savings deposits.....	62,601 34	74,166 52	70,930 68	84,719 75
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		8,252 52	5,000 00	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$200,483 50	\$216,175 31	\$213,965 59	\$218,861 66

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; GEO. G. CLARK, *Vice President*; WM. B. NORTHPROP, *Cashier*.

DIRECTORS—Adelbert R. Chapman, Henry F. Doty, Geo. G. Clark, Frank M. Stewart, Wm. B. Northrop.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$80,828 46	\$85,934 62	\$80,131 76	\$72,059 80
Stocks, bonds and mortgages.....	12,815 41	12,265 41	14,265 41	12,865 41
Overdrafts.....	1,853 41	63 03	222 58	340 98
Due from banks in reserve cities.....	1,062 25	1,828 46	944 99	5,909 55
Due from other banks and bankers.....			6,173 62	
Banking house.....				
Furniture and fixtures.....	1,000 00	1,025 00	1,025 00	1,025 00
Other real estate.....				
Current expenses and taxes paid.....	478 77	3 26	295 27	711 01
Interest paid.....	771 91	83 65	628 86	1,016 27
Exchanges for clearing house.....				
Checks and cash items.....	1,783 36	1,265 00	3,157 07	3,502 66
Nickels and pennies.....	16 25	27 27	29 55	47 44
Gold coin.....	5,355 00	6,500 00	5,000 00	5,192 50
Silver coin.....	285 00	790 00	525 00	380 00
U. S. and national bank notes.....	3,273 00	4,529 00	3,473 00	2,355 00
Totals.....	\$109,472 82	\$114,314 70	\$115,872 11	\$105,405 62
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	450 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	3,198 17	343 13	1,122 47	2,830 35
Dividends unpaid.....				
Individual deposits subject to check.....	9,418 17	11,623 23	7,080 08	10,813 44
Certificates of deposit.....	71,406 48	76,348 34	81,669 56	65,761 83
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$109,472 82	\$114,314 70	\$115,872 11	\$105,405 62

No. 125.

AMERICAN COMMERCIAL AND SAVINGS BANK, SAGINAW.

Organized November 23, 1891.

ISAAC BEARINGER, *President*; WM. L. WEBBER, *Vice President*; W. G. EMERICK, *Cashier*.

DIRECTORS—Wm. Cornwell, M. Winkler, H. T. Wickes, Geo. W. Weadock, Conrad Fey, Isaac Bearer, W. L. Webber, Jos. B. Whittier, Henry Passolt.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$176,315 37	\$210,613 96	\$250,046 79	\$274,662 70
Stocks, bonds and mortgages.....	12,300 00	11,800 00	3,800 00	23,300 00
Overdrafts.....	86 44	250 92	2,665 48	1,100 01
Due from banks in reserve cities.....	36,936 31	19,633 93	1,594 70	3,008 51
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	659 52	659 52	659 52	2,290 32
Other real estate.....				
Current expenses and taxes paid.....	3,342 56	4,087 04	6,295 86	7,655 21
Interest paid.....	265 60	868 00	1,014 68	1,638 02
Exchanges for clearing house.....	436 43	626 00	4,543 77	845 25
Checks and cash items.....	164 52	312 34	96 71	324 16
Nickels and pennies.....	86 99	117 08	102 77	204 37
Gold coin.....	1,897 50	3,200 00	1,762 30	882 30
Silver coin.....	2,781 10	2,053 10	1,811 15	1,677 60
U. S. and national bank notes.....	4,423 00	11,962 00	8,338 00	8,882 00
Totals.....	\$239,695 34	\$266,183 89	\$282,731 73	\$325,970 45
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits.....	5,296 53	8,437 71	12,878 53	17,511 37
Dividends unpaid.....				
Individual deposits subject to check.....	77,243 45	84,288 84	77,502 33	116,883 50
Certificates of deposit.....	17,217 10	17,210 00	27,102 90	23,084 78
Savings deposits.....	39,810 77	53,562 55	59,606 40	64,549 46
Certified checks.....				
Cashier's checks outstanding.....	50 00			
Due to banks and bankers.....	47 44	2,684 79	5,641 57	3,941 34
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$239,695 34	\$266,183 89	\$282,731 73	\$325,970 45

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

M. BUTMAN, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Cashier*; J. D. LELAND, *Assistant Cashier*.

DIRECTORS—Benton Hanchett, Thos. Merrill, W. S. Green, Jas. E. Vincent, C. L. Ring, P. Bauer, M. Butman, C. A. Rust, D. W. Briggs.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,077,772 91	\$976,920 13	\$1,093,362 37	\$1,263,489 36
Stocks, bonds and mortgages.....		10,000 00	5,054 44	5,054 44
Overdrafts.....	2,273 87	3,201 77	32 87	1,497 07
Due from banks in reserve cities.....	115,545 60	158,696 34	162,059 25	189,676 30
Due from other banks and bankers.....	1,000 75	2,021 80	6,918 23	797 34
Banking house.....	5,700 00	5,700 00	5,700 00	5,700 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....				
Current expenses and taxes paid.....	3,911 60	37 49	2,832 88	4,728 50
Interest paid.....				
Exchanges for clearing house.....	623 35	5,719 47	399 84	354 35
Checks and cash items.....	223 00	797 13	386 82	199 98
Nickels and pennies.....	228 73	413 75	336 15	123 75
Gold coin.....	10,000 00	10,000 00	15,000 00	15,000 00
Silver coin.....	3,085 75	2,250 80	2,331 00	3,451 00
U. S. and national bank notes.....	36,885 00	36,923 00	26,896 00	22,215 00
Totals.....	\$1,259,050 56	\$1,214,981 68	\$1,323,109 85	\$1,514,587 09
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	38,837 63	24,064 91	36,647 95	47,516 38
Dividends unpaid.....		1,345 00	50 00	
Individual deposits subject to check.....	471,926 63	421,558 86	492,193 94	594,348 24
Certificates of deposit.....	869,488 75	394,775 82	441,536 26	517,865 51
Savings deposits.....				
Certified checks.....		300 00		
Cashier's checks outstanding.....				
Due to banks and bankers.....	143,797 55	132,937 09	112,681 70	114,856 96
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,259,050 56	\$1,214,981 68	\$1,323,109 85	\$1,514,587 09

No. 38.

PEOPLE'S SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS—G. Corning, G. B. Wiggins, B. F. Webster, Jno. J. Rupp, J. Schwartz, Wm. B. Baum, J. F. Boynton, H. A. Batchelor, L. P. Mason, W. C. McClure.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$289,425 14	\$298,543 34	\$271,962 85	\$294,034 44
Stocks, bonds and mortgages	126,457 67	136,891 01	151,640 03	157,340 03
Overdrafts.....	1,427 52	2,235 33	4,407 85	1,607 76
Due from banks in reserve cities.....	85,259 74	96,157 15	92,982 68	90,049 33
Due from other banks and bankers.....	2,636 25	595 65	23 45	2,225 00
Banking house.....				
Furniture and fixtures	4,789 63	4,789 63	4,789 63	4,789 63
Other real estate.....	1,703 90	1,703 90	1,703 90	1,703 90
Current expenses and taxes paid.....	2,030 90	101 16	1,434 30	2,818 97
Interest paid.....	537 01		155 39	347 37
Exchanges for clearing house.....	775 00	1,022 37	1,590 63	1,028 21
Checks and cash items	35 21		126 33	63 22
Nickels and pennies.....	24 63	52 90	26 54	80 20
Gold coin.....	286 00	648 50	180 60	1,243 10
Silver coin.....	619 25	403 00	600 25	1,490 00
U. S. and national bank notes.....	2,694 00	4,949 00	3,138 00	4,363 00
Totals.....	\$518,754 90	\$548,092 99	\$534,762 48	\$563,184 21
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	13,708 06	4,051 25	10,210 45	17,213 18
Dividends unpaid.....				
Individual deposits subject to check	94,956 90	108,218 68	93,338 84	105,695 57
Certificates of deposit	28,110 59	27,760 09	27,593 58	27,998 41
Savings deposits	306,707 61	325,818 96	323,619 61	332,277 05
Certified checks.....		300 00		
Cashier's checks outstanding				
Due to banks and bankers	271 74	1,944 01		
Notes and bills re-discounted.....				
Bills payable				
Totals.....	\$518,754 90	\$548,092 99	\$534,762 48	\$563,184 21

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON T. BLISS, *President*; LORENZO T. DURAND, *Vice President*; RICHARD KHUEN, *Treasurer*.

DIRECTORS—Lorenzo T. Durand, Amasa Rust, Wm. Moye, Chas. E. Brenner, A. P. Bliss, Richard Khuen, Aaron T. Bliss, Jno. L. Jackson, Gurdon Corning.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$242,863 93	\$248,828 54	\$278,303 01	\$272,259 52
Stocks, bonds and mortgages.....	126,544 62	120,450 55	120,412 75	120,792 75
Overdrafts.....				
Due from banks in reserve cities.....	51,773 67	76,932 80	55,341 98	62,322 32
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	829 34	846 34	859 91	866 91
Other real estate.....		4,621 01	4,621 01	4,621 01
Current expenses and taxes paid.....	954 91	1,517 30	2,304 17	2,973 68
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	158 92		603 61	223 11
Nickels and pennies.....	67 75	52 21	32 75	54 57
Gold coin.....	220 00	310 00	462 50	350 00
Silver coin.....	318 55	204 95	259 15	416 55
U. S. and national bank notes.....	963 00	999 00	1,335 00	591 00
Totals.....	\$124,694 69	\$454,762 70	\$464,535 84	\$465,471 42
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	9,197 55	9,229 97	15,200 84	20,434 97
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	325,497 14	355,532 73	359,335 00	355,036 45
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$424,694 69	\$454,762 70	\$464,535 84	\$465,471 42

REPORT OF THE COMMISSIONER OF

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*; CHAS. M. COPLIN, *Assistant Treasurer*.

DIRECTORS—Phillip Baumgarten, Augustus Schupp, Jas. B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, Henry C. Potter, W. H. Baldwin, Jr., Max Heavenrich, W. F. Potter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$755,698 37	\$740,602 68	\$700,876 39	\$786,798 19
Stocks, bonds and mortgages	415,948 28	422,806 28	466,878 34	511,110 29
Overdrafts	391 55	-----	450 04	1,444 93
Due from banks in reserve cities	233,481 42	240,402 93	306,515 02	214,695 97
Due from other banks and bankers	5,547 34	3,881 85	3,201 58	2,804 95
Banking house	65,768 52	65,768 58	65,768 58	65,768 58
Furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate	-----	-----	-----	-----
Current expenses and taxes paid	426 91	187 42	1,625 00	57 52
Interest paid	1,313 34	22 73	413 74	884 24
Premiums paid	-----	-----	-----	5,897 00
Exchanges for clearing house	691 80	706 15	828 15	1,556 94
Checks and cash items	2 25	-----	-----	2,560 18
Nickels and pennies	18 34	35 68	60 18	25 45
Gold coin	25,110 00	26,237 20	30,275 00	30,148 83
Silver coin	1,788 55	978 60	2,126 00	5,704 20
U. S. and national bank notes	6,819 00	17,183 00	25,365 00	26,420 00
Totals	\$1,516,505 73	\$1,522,313 10	\$1,607,883 02	\$1,659,327 27
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	23,038 73	21,594 91	25,095 02	33,600 14
Dividends unpaid	-----	246 00	-----	-----
Individual deposits subject to check	82,204 59	59,775 18	57,802 59	67,235 46
Certificates of deposit	69,560 91	61,247 01	73,440 68	82,587 79
Savings deposits	1,190,416 71	1,222,940 77	1,301,544 73	1,325,231 17
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	815 00	-----	-----	251 46
Due to banks and bankers	469 79	6,509 23	-----	421 25
Notes and bills re-discounted	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$1,516,505 73	\$1,522,313 10	\$1,607,883 02	\$1,659,327 27

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

WM. S. HOPKINS, *President*; BELA W. JENKS, *Vice President*; ROBT. H. JENKS, *Cashier*; RUSS. S. JENKS, *Assistant Cashier*.

DIRECTORS—A. C. Grey, Jeremiah Jenks, B. W. Jenks, Robert H. Jenks, E. C. Recor, Justin R. Whiting, W. S. Hopkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$118,081 55	\$128,933 90	\$134,107 55	\$133,921 42
Stocks, bonds and mortgages	28,975 00	28,975 00	28,875 00	28,825 00
Overdrafts	515 91	198 65	165 37	360 66
Due from banks in reserve cities	8,091 88	10,297 47	17,734 69	16,822 68
Due from other banks and bankers				130 32
Banking house				
Furniture and fixtures	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate	2,416 09	2,416 09	2,416 09	2,416 09
Current expenses and taxes paid	1,069 46		968 43	1,544 62
Interest paid	401 92	27 49	263 18	1,275 28
Exchanges for clearing house				
Checks and cash items	135 54	339 45	261 00	280 77
Nickels and pennies	35 18	27 47	12 38	10 56
Gold coin	1,995 00	2,838 25	1,862 10	1,947 50
Silver coin	650 95	718 25	284 00	794 65
U. S. and national bank notes	2,342 00	5,494 00	4,006 00	4,319 00
Totals	\$165,960 48	\$181,516 02	\$192,200 79	\$193,898 53
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,850 00	5,650 00	5,650 00	5,650 00
Undivided profits	10,139 57	6,790 74	9,757 84	12,505 38
Dividends unpaid	40 60	898 00		
Individual deposits subject to check	25,782 99	44,642 90	40,526 13	39,719 77
Certificates of deposit	36,281 34	34,185 56	45,366 73	48,042 06
Savings deposits	38,366 58	39,348 82	40,900 09	37,981 32
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$165,960 48	\$181,516 02	\$192,200 79	\$193,898 53

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Treasurer*;
R. C. DEXTER, *Assistant Treasurer*.DIRECTORS—R. M. Steel, A. J. Baldwin, Cooley E. Ball, Warner Bunday, Josiah Upton, John Hicks,
George A. Steel, P. E. Walsworth, Galusha Pennell, Edwin E. White.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$80,372 74	\$40,187 74	\$45,492 10	\$80,192 21
Stocks, bonds and mortgages.....	71,182 21	110,322 21	112,242 21	82,635 23
Overdrafts.....				
Due from banks in reserve cities.....	30,915 61	30,242 55	24,160 26	17,856 28
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	127 85	9 10	155 20	258 13
Interest paid.....	2,669 65	31 63	133 14	2,776 06
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....	44	2 00	79	02
Gold coin.....	1,315 00	2,830 00	1,012 50	1,075 00
Silver coin.....	26 75	22 50	43 50	28 00
U. S. and national bank notes.....	170 00	4,363 00	5,355 00	1,250 00
Totals.....	\$186,780 25	\$188,010 73	\$188,594 70	\$186,070 93
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	3,500 00	3,800 00	3,800 00	3,800 00
Undivided profits.....	4,979 09	2,547 50	3,537 19	5,630 07
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	3,369 95	2,761 25	1,524 75	1,064 43
Savings deposits.....	139,931 21	143,901 98	144,732 76	140,576 43
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$186,780 25	\$188,010 73	\$188,594 70	\$186,070 93

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President*; GEO. F. MARVIN, *Vice President*; JNO. C. FITZGERALD, *Cashier*; H. M. FITZGERALD, *Assistant Cashier*.

DIRECTORS—Otis Fuller, Geo. F. Marvin, Porter K. Perrin, Gilbert E. Corbin, John H. Corbit, J. H. Fedewa, O. W. Munger, Jesse Sullivan, C. S. Allison, James Richardson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$155,181 52	\$155,888 54	\$150,219 90	\$154,465 77
Stocks, bonds and mortgages.....	21,000 00	20,000 00	20,000 00	20,000 00
Overdrafts.....	677 84	452 80	999 07	1,378 16
Due from banks in reserve cities.....	4,572 74	12,969 91	2,286 83	1,755 26
Due from other banks and bankers.....				
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	2,500 00
Other real estate.....		698 00	698 00	698 00
Current expenses and taxes paid.....	1,522 59	100 88	753 05	1,665 12
Interest paid.....	1,578 80	569 50	1,207 93	2,336 95
Exchanges for clearing house.....				
Checks and cash items.....	603 78	385 64	4,384 14	207 36
Nickels and pennies.....	158 94	224 36	148 70	136 64
Gold coin.....	9,725 00	5,685 00	12,042 50	6,055 00
Silver coin.....	2,290 00	2,395 00	870 00	1,754 37
U. S. and national bank notes.....	7,234 00	4,778 00	5,524 00	12,133 00
Totals.....	\$213,544 71	\$212,847 63	\$207,829 12	\$212,085 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,300 00	2,300 00	2,300 00
Undivided profits.....	5,470 24	1,461 33	4,806 55	7,615 12
Dividends unpaid.....				
Individual deposits subject to check.....	49,098 15	51,200 43	39,721 36	34,190 29
Certificates of deposit.....	98,928 44	98,492 07	96,557 62	102,334 74
Savings deposits.....	12,513 17	13,887 75	14,418 44	15,645 48
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	534 71	506 05	25 15	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$213,544 71	\$212,847 63	\$207,829 12	\$212,085 63

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

FRANCIS JORDAN, *President*; ORVILLE O. JORDAN, *Cashier*; J. W. ALLEN, *Assistant Cashier*.

DIRECTORS—J. H. Graham, Francis Jordan, E. A. Graham, A. W. Wells, Jno. Wallace, Jno. H. Lee, James Forbes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$133,728 66	\$119,668 09	\$121,937 27	\$155,395 95
Stocks, bonds and mortgages.....	16,600 00	16,600 00	16,600 00	16,600 00
Overdrafts.....	653 11	756 49	877 86	523 15
Due from banks in reserve cities.....	45,399 06	79,431 15	113,948 87	45,191 25
Due from other banks and bankers.....	1,507 96	1,437 24	4,193 69	-----
Banking house.....	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	3,002 41	3,002 41	3,002 41	3,002 41
Other real estate.....	175 00	175 00	175 00	175 00
Current expenses and taxes paid.....	1,656 84	2,403 92	3,346 56	4,023 10
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	675 00	-----
Checks and cash items.....	166 00	50 63	125 00	198 30
Nickels and pennies.....	115 65	105 00	293 48	274 44
Gold coin.....	6,500 00	6,500 00	6,500 00	1,500 00
Silver coin.....	715 00	1,800 00	2,800 00	1,410 00
U. S. and national bank notes.....	12,170 00	27,144 00	16,500 00	19,350 00
Totals.....	\$226,839 69	\$263,523 98	\$295,425 14	\$252,093 60
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	17,900 87	17,900 87	17,900 87	17,900 87
Undivided profits.....	5,355 88	6,969 72	10,064 96	13,298 22
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	138,577 78	167,923 95	192,158 28	158,297 91
Certificates of deposit.....	40,005 16	45,263 11	47,657 59	37,177 18
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	50 00	50 00
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	466 33	2,593 44	369 42
Notes and bills re-discounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$226,839 69	\$263,523 98	\$295,425 14	\$252,093 60

No. 42.

THE COMMERCIAL SAVINGS BANK OF ST. LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; JAS. O. HILTON, *Vice President*; F. E. SALISBURY, *Cashier*.

DIRECTORS—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, Parker Merrill, Lemuel Saviers, J. W. Bernard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$41,505 31	\$44,086 22	\$45,341 21	\$51,325 50
Stocks, bonds and mortgages.....	13,732 84	13,872 84	14,622 84	14,405 94
Overdrafts.....	23 87		249 61	219 06
Due from banks in reserve cities.....	10,258 79	8,467 15	9,303 52	3,932 56
Due from other banks and bankers.....	605 47	413 08	194 06	744 40
Banking house.....				
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....				
Current expenses and taxes paid.....	1,033 28	1,504 39	1,842 35	5 75
Interest paid.....	369 71	583 13	766 57	46 47
Exchanges for clearing house.....				
Checks and cash items.....	304 03	56 25		79 54
Nickels and pennies.....	167 39	206 28	250 25	311 00
Gold coin.....	1,072 50	635 00	258 50	622 50
Silver coin.....	1,316 95	1,242 65	2,921 10	2,488 15
U. S. and national bank notes.....	2,780 00	6,590 00	1,535 00	2,740 00
Totals.....	\$75,047 26	\$79,534 11	\$79,162 13	\$78,797 99
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	624 98	624 98	440 99	700 00
Undivided profits.....	2,122 47	2,822 68	3,934 21	248 33
Dividends unpaid.....				
Individual deposits subject to check.....	14,802 89	11,600 15	13,641 07	14,082 85
Certificates of deposit.....	24,639 49	27,294 44	23,354 38	22,331 34
Savings deposits.....	7,857 43	12,191 86	12,790 48	10,889 67
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				5,545 80
Bills payable.....				
Totals.....	\$75,047 26	\$79,534 11	\$79,162 13	\$78,797 99

No. 54.

SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; T. C. ANTHONY, *Vice President*; JOHN Q. LOOK, *Treasurer*; E. L. STANLEY, *Assistant Treasurer*.

DIRECTORS—Geo. Kemp, C. E. Ainsworth, J. H. Steere, Wm. Chandler, T. C. Anthony, G. G. Scranton, R. D. Perry.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$72,957 63	\$75,641 50	\$82,167 00	\$93,086 72
Stocks, bonds and mortgages.....	23,146 19	23,515 43	26,685 23	26,187 94
Overdrafts.....	817 10	2,178 86	727 86	317 30
Due from banks in reserve cities.....	9,962 11	14,344 89	16,899 43	13,271 08
Due from other banks and bankers.....				
Banking house.....	44,876 99	44,876 99	44,876 99	44,876 99
Furniture and fixtures.....	2,949 76	2,949 76	2,949 76	2,949 76
Other real estate.....				
Current expenses and taxes paid.....	6,751 03	194 62	1,263 87	2,429 39
Interest paid.....	993 47	47 49	112 60	184 79
Exchanges for clearing house.....			888 22	
Checks and cash items.....	1,342 95	759 56		1,239 88
Nickels and pennies.....	29 83	163 67	50 01	63 76
Gold coin.....	4,115 00	560 00	1,360 00	3,030 00
Silver coin.....	541 75	680 75	740 00	789 00
U. S. and national bank notes.....	11,718 00	5,491 00	14,004 00	7,557 00
Totals.....	\$180,201 81	\$171,404 52	\$192,724 97	\$195,983 61
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	9,733 49	1,782 50	4,056 12	6,187 25
Dividends unpaid.....				
Individual deposits subject to check.....	45,209 22	44,858 21	57,981 04	49,548 88
Certificates of deposit.....	18,118 83	14,437 69	11,669 55	21,761 24
Savings deposits.....	47,140 27	50,326 12	59,018 26	58,486 74
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$180,201 81	\$171,404 52	\$192,724 97	\$195,983 61

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

GEO. N. HALE, *President*; C. J. HEMPSTEAD, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS—Geo. N. Hale, Wm. S. Bradley, Chas. J. Hempstead, Edwin J. Phelps, L. E. Parsons, John C. Merson, Ransom T. Pierce, Orley M. Vaughan, Silas M. Trobridge, L. F. Otis, James K. Barden, T. B. Buell.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....				

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHAS. J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; L. S. MONROE, *Cashier*; EUGENE A. HARTMAN, *Assistant Cashier*.

DIRECTORS—Henry W. Williams, Chas. J. Monroe, Volney Ross, M. H. Bixby, Jno. Mackey, Geo. C. Palmer, Samuel P. Wilson, Eunice E. Moore, H. E. Boardman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$150,845 49	\$136,688 82	\$134,785 76	\$187,616 71
Stocks, bonds and mortgages.....	50,677 69	52,171 69	53,033 05	51,359 05
Overdrafts.....	63 70	86 11	21 02	135 24
Due from banks in reserve cities.....	20,652 02	29,708 58	56,085 87	37,168 89
Due from other banks and bankers.....	636 12	100 82	-----	-----
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,714 42	327 65	1,075 75	2,168 18
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	276 97	331 38	1,125 29	702 06
Nickels and pennies.....	69 99	56 89	100 60	85 23
Gold coin.....	6,050 00	5,615 00	5,520 00	6,030 00
Silver coin.....	1,353 00	829 50	1,404 00	1,962 00
U. S. and national bank notes.....	6,094 00	5,824 00	9,880 00	4,900 00
Totals.....	\$240,433 40	\$233,740 44	\$264,531 31	\$244,127 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	31,000 00	32,000 00	32,000 00	32,000 00
Undivided profits.....	5,755 69	2,617 71	5,217 59	7,712 93
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	100,514 50	95,788 13	123,304 90	96,296 27
Certificates of deposit.....	17,395 11	17,633 53	18,316 33	21,227 60
Savings deposits.....	35,768 10	35,701 07	35,435 33	36,585 65
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	256 69	304 86
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$240,433 40	\$233,740 44	\$264,531 31	\$244,127 36

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

N. I. PACKARD, *President*; T. J. COLLINS, *Vice President*; H. A. CLAPP, *Cashier*.

DIRECTORS—N. I. Packard, H. A. Clapp, T. J. Collins, Martin E. Aulsbrook, Chas. A. Sturges, Dennis Kane, Geo. B. Tompkins, Edmund S. Amidon, William Stroud, Morris Kent, Henry L. Anthony, C. B. Buck, Amos Sturgis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$92,049 19	\$110,994 84	\$137,777 21	\$138,863 37
Stocks, bonds and mortgages	12,350 00	15,760 00	15,660 00	24,449 96
Overdrafts	1,084 58	1,311 04	3,516 58	5,567 25
Due from banks in reserve cities	5,962 63	7,749 89	6,508 86	5,297 68
Due from other banks and bankers			3,476 82	472 96
Banking house				
Furniture and fixtures	1,601 85	1,626 60	2,026 60	2,026 60
Other real estate				
Current expenses and taxes paid	5 04	10 16		
Interest paid		13 10		
Exchanges for clearing house	215 11	605 10	924 57	2,325 00
Checks and cash items	123 22	77 24	334 30	256 66
Nickels and pennies	74 32	66 67	80 66	10 53
Gold coin	805 00	732 50	4,270 07	1,065 00
Silver coin	1,049 25	1,143 40	1,786 00	1,501 00
U. S. and national bank notes	8,619 00	6,178 00	4,803 00	3,976 00
Totals	\$123,939 24	\$146,268 54	\$180,664 60	\$185,832 01
Liabilities.				
Capital stock paid in	\$38,920 00	\$46,090 00	\$50,000 00	\$50,000 00
Surplus fund		800 00	800 00	800 00
Undivided profits	804 56	269 31	1,394 58	1,731 26
Dividends unpaid				
Individual deposits subject to check	39,977 01	30,627 02	42,038 02	30,725 43
Certificates of deposit	26,080 29	37,614 58	47,230 29	54,932 73
Savings deposits	18,157 38	30,887 63	39,201 71	47,642 59
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$123,939 24	\$146,268 54	\$180,664 60	\$185,832 01

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

W. J. WILLITS, *President*; CYRUS ROBERTS, *Vice President*; GEORGE T. WOLF, *Cashier*.

DIRECTORS—J. W. French, W. E. Clark, Cyrus Roberts, George T. Wolf, Bishop E. Andrews, A. C. Wolf, W. J. Willits.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$89,936 37	\$96,430 68	\$100,863 57	\$107,268 75
Stocks, bonds and mortgages.....	8,798 70	10,098 70	14,204 85	15,254 85
Overdrafts.....	273 85	1,721 01	527 56	561 13
Due from banks in reserve cities.....	24,589 66	19,848 37	11,678 21	16,166 52
Due from other banks and bankers.....		1,759 00	1,934 80	3,659 09
Banking house.....				
Furniture and fixtures.....	3,057 41	3,057 41	3,057 41	3,146 41
Other real estate.....				6,000 00
Current expenses and taxes paid.....	1,078 53	28 33	760 58	1,227 92
Interest paid.....	278 89			594 42
Exchanges for clearing house.....				
Checks and cash items.....	123 60	127 22	91 00	87 70
Nickels and pennies.....	99 53	116 43	115 00	117 33
Gold coin.....	6,035 00	5,527 50	5,447 50	6,265 00
Silver coin.....	1,429 75	1,092 10	1,314 85	1,155 25
U. S. and national bank notes.....	7,850 00	8,842 00	6,349 00	6,646 00
Totals.....	\$143,551 29	\$148,648 75	\$146,344 33	\$168,150 37
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	100 00	300 00	300 00	300 00
Undivided profits.....	3,432 05	2,700 21	4,250 18	6,064 50
Dividends unpaid.....				
Individual deposits subject to check.....	41,467 15	37,246 43	32,661 28	35,076 03
Certificates of deposit.....	53,331 98	61,384 93	62,356 05	78,610 37
Savings deposits.....	15,220 11	17,017 18	16,276 82	16,989 47
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				1,080 00
Bills payable.....				
Totals.....	\$143,551 29	\$148,648 75	\$146,344 33	\$168,150 37

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; JAMES MORGAN, *2d Vice President*; J. T. HANNAH, *Cashier*; S. GARLAND, *Assistant Cashier*.

DIRECTORS—Perry Hannah, A. Tracy Lay, James Morgan, J. T. Hannah, S. Garland.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....		\$305,680 22	\$250,600 87	\$187,075 56
Stocks, bonds and mortgages.....		700 00	94,367 49	155,524 75
Overdrafts.....			472 68	318 31
Due from banks in reserve cities.....		150,108 35	183,474 41	163,134 82
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....		190 59	3,112 23	4,634 51
Interest paid.....			20 92	133 73
Exchanges for clearing house.....				
Checks and cash items.....		8,956 51	14,613 28	5,585 93
Nickels and pennies.....		107 34	200 44	202 44
Gold coin.....		545 00	144 80	215 00
Silver coin.....		2,478 00	3,883 88	5,865 10
U. S. and national bank notes.....		24,088 00	25,799 00	28,220 00
Totals.....		\$192,854 01	\$576,640 00	\$550,410 15
Liabilities.				
Capital stock paid in.....		\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits.....		1,837 46	4,080 81	11,644 98
Dividends unpaid.....				
Individual deposits subject to check.....		353,187 45	380,965 26	290,311 90
Certificates of deposit.....		38,329 10	91,593 93	148,453 27
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$192,854 01	\$576,640 00	\$550,410 15

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAS. R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; GEO. H. STELLWAGEN, *Cashier*.

DIRECTORS—Jas. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz, P. H. Stellwagen, Michael Darmstaetter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$67,692 82	\$68,534 68	\$82,119 92	\$79,406 78
Stocks, bonds and mortgages.....	37,424 36	42,314 26	44,871 79	47,096 79
Overdrafts.....				
Due from banks in reserve cities.....	8,818 44	12,777 81	3,548 12	7,764 59
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,091 01	1,091 01	1,091 01	1,091 01
Other real estate.....				
Current expenses and taxes paid.....	365 55	26 80	221 15	446 76
Interest paid.....	169 20	12 00	67 54	170 59
Exchanges for clearing house.....				
Checks and cash items.....	732 25	798 15	76 90	102 21
Nickels and pennies.....	17 25	29 69	50 62	78 00
Gold coin.....	1,804 52	3,200 00	805 00	1,830 00
Silver coin.....	289 55	316 00	231 00	383 00
U. S. and national bank notes.....	1,801 00	1,336 00	1,905 00	1,313 00
Totals.....	\$120,205 95	\$130,436 50	\$134,988 05	\$139,682 73
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	250 00	500 00	500 00	500 00
Undivided profits.....	2,376 38	312 72	1,229 25	2,797 24
Dividends unpaid.....	4 00	160 00	40 00	
Individual deposits subject to check.....	13,895 50	19,578 02	15,540 40	16,897 90
Certificates of deposit.....	12,510 81	12,694 98	12,471 57	15,039 27
Savings deposits.....	66,169 26	72,160 78	80,206 83	79,448 32
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$120,205 95	\$130,436 50	\$134,988 05	\$139,682 73

No. 96.

LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

SPENCER O. FISHER, *President*; JAMES DAVIDSON, *Vice President*; H. H. NORRINGTON, *Cashier*.

DIRECTORS—S. O. Fisher, H. H. Norrington, Jno. S. Gray, Jas. Davidson, J. E. Davidson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$478,676 48	\$168,131 93	\$435,834 53	\$502,640 10
Stocks, bonds and mortgages.....	29,290 00	22,390 00	38,950 00	30,500 00
Overdrafts.....				913 10
Due from banks in reserve cities.....	11,942 11	19,510 31	7,686 48	17,871 31
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	3,460 33	3,460 33	3,460 33	3,460 33
Other real estate.....				
Current expenses and taxes paid.....	142 00	265 00	31 00	822 26
Interest paid.....	13 89	442 06		13 83
Exchanges for clearing house.....				1,730 34
Checks and cash items.....	1,342 57	324 68	717 47	396 15
Nickels and pennies.....	326 93	553 21	396 73	146 09
Gold coin.....	655 00	2,765 00	112 50	695 00
Silver coin.....	1,857 60	3,939 50	2,207 62	1,497 13
U. S. and national bank notes.....	13,570 00	8,898 00	17,697 00	11,078 00
Totals.....	\$541,276 91	\$530,680 02	\$507,093 66	\$571,763 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	24,078 20	22,663 13	26,878 76	34,689 92
Dividends unpaid.....				
Individual deposits subject to check.....	338,859 47	315,669 90	314,437 87	334,722 48
Certificates of deposit.....	71,489 00	54,678 00	60,705 06	62,327 10
Savings deposits.....	43,350 24	46,505 00	51,125 00	61,962 57
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				270 74
Notes and bills rediscounted.....	13,500 00	41,163 99	3,947 47	27,790 85
Bills payable.....				
Totals.....	\$541,276 91	\$530,680 02	\$507,093 66	\$571,763 66

No. 17.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

GEO. L. MOSHER, *President*; JOHN BOURN, *Vice President*; L. C. BUTLER, *Cashier*.

DIRECTORS—G. L. Mosher, L. C. Butler, H. W. Webber, E. C. Chapin, Jno. Bourn, C. E. Pierce, A. Mosher, Jr., M. Hagarty, Jacob Stahl, D. McLaughlin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$125,902 10	\$114,327 90	\$110,512 39	\$107,053 78
Stocks, bonds and mortgages	35,650 54	33,748 69	39,865 53	47,412 45
Overdrafts	757 84	1,925 31	5,264 98	8,056 04
Due from banks in reserve cities	7,722 32	5,159 45	9,577 98	5,198 79
Due from other banks and bankers				
Banking house				
Furniture and fixtures	2,700 00	2,430 00	2,430 00	2,430 00
Other real estate	395 38	395 38	395 38	395 38
Current expenses and taxes paid	1,842 14	5 55	1,290 16	2,021 76
Interest paid	1,608 83	44 68	1,324 36	1,755 02
Exchanges for clearing house				
Checks and cash items	6,709 90	11,494 36	15,637 83	3,062 52
Nickels and pennies	253 70	289 93	116 77	112 58
Gold coin	605 00	980 00	800 00	6,120 00
Silver coin	432 75	734 75	400 25	1,705 25
U. S. and national bank notes	3,704 00	3,766 00	3,696 00	3,465 00
Totals	\$188,284 50	\$180,302 00	\$191,311 63	\$188,788 57
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	6,945 28	1,008 05	4,094 33	6,138 67
Dividends unpaid	10 40	127 40	16 40	10 40
Individual deposits subject to check	35,098 30	28,902 13	35,851 63	49,816 65
Certificates of deposit	18,471 61	19,955 28	16,837 35	15,597 62
Savings deposits	69,673 91	70,209 14	74,511 92	57,225 23
Certified checks	100 00	100 00		
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
*Totals	\$188,284 50	\$180,302 00	\$191,311 63	\$188,788 57

No. 103.

WHITEHALL STATE SAVINGS BANK, WHITEHALL.

Organized September 30, 1890.

I. M. WESTON, *President*; H. E. STAPLES, *Vice President*; S. H. LASLEY, *Cashier*.

DIRECTORS—Chas. E. Weston, H. L. Delano, Albert Mears, H. E. Staples, I. M. Weston.

Resources.	Report of May 17,	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$132,766 43	\$138,618 17	\$140,229 48	\$125,448 05
Stocks, bonds and mortgages.....	6,381 17	6,381 17	5,200 00	5,200 00
Overdrafts.....	3,958 11	8,383 72	8,699 23	2,421 01
Due from banks in reserve cities.....	5,530 31	8,947 62	9,902 53	2,448 88
Due from other banks and bankers.....	2,285 73	2,502 05	3,871 28	2,842 38
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Current expenses and taxes paid.....	949 23	18 55	773 94	1,297 71
Interest paid.....	1,113 40	133 42	443 77	1,385 57
Exchanges for clearing house.....				
Checks and cash items.....	1,219 97	3,181 43	2,098 68	4,545 26
Nickels and pennies.....	131 55	110 79	82 08	65 96
Gold coin.....	5,462 50	5,295 00	5,275 00	5,885 00
Silver coin.....	1,399 00	917 70	1,447 25	1,445 80
U. S. and national bank notes.....	7,046 00	7,177 00	4,999 00	7,808 00
Totals.....	\$174,743 40	\$188,166 62	\$189,522 24	\$167,293 62
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	5,069 82	4,231 32	2,236 95	4,990 67
Dividends unpaid.....				
Individual deposits subject to check.....	51,938 29	54,892 92	58,691 22	19,408 55
Certificates of deposit.....	89,655 36	102,236 55	102,236 13	104,431 62
Savings deposits.....	276 86	334 17	357 94	875 28
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,803 07	471 66		
Notes and bills rediscounted.....				11,587 50
Bills payable.....				
Totals.....	\$174,743 40	\$188,166 62	\$189,522 24	\$167,293 62

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

DAVID P. HAMILTON, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*.

DIRECTORS—John G. Schurtz, Jno. Murray, David P. Hamilton, Peter Putnam, Chas. W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Cotton, Birdsey Peck, John Hotchin, H. E. Jarrett.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$70,213 41	\$75,354 55	\$85,021 39	\$101,818 34
Stocks, bonds and mortgages	6,911 66	6,911 66	7,611 66	7,851 66
Overdrafts.....	618 61	81 07	982 30	128 42
Due from banks in reserve cities.....	8,262 87	7,955 95	1,949 78	8,337 12
Due from other banks and bankers.....				
Banking house				
Furniture and fixtures	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Current expenses and taxes paid	368 32	19 95	256 40	422 95
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items	992 95	377 99	264 35	97 65
Nickels and pennies.....	45 16	48 64	23 16	11 37
Gold coin.....	250 00	500 00	240 00	75 00
Silver coin.....	172 10	491 95	354 75	588 50
U. S. and national bank notes	7,218 00	8,680 00	7,835 00	6,175 00
Totals.....	\$96,343 08	\$101,724 76	\$105,538 79	\$126,806 01
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	13,500 00	15,500 00	15,500 00	15,500 00
Undivided profits	2,481 87	710 02	1,581 05	2,254 22
Dividends unpaid				
Individual deposits subject to check	14,082 84	16,497 34	16,577 50	18,745 03
Certificates of deposit	41,278 37	44,017 40	47,180 24	65,306 76
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$96,343 08	\$101,724 76	\$105,838 79	\$126,806 01

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

C. W. BEARDSLEY, *President*; WM. E. DENNIS, *Vice President*; BION WIXON, *Cashier*; GEORGE H. BEARDSLEY, *Assistant Cashier*.

DIRECTORS—L. Cafe, Bion Wixon, Theodore Hoffman, S. W. Taylor, Jno. J. Defendorf, Chas. W. Beardsley, Jacob Stoffer, Wm. E. Dennis, Lysander Carpenter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$54,756 81	\$79,576 43	\$79,446 21	\$70,690 83
Stocks, bonds and mortgages.....	25,382 87	24,682 87	26,682 87	26,582 87
Overdrafts.....				
Due from banks in reserve cities.....	33,336 43	26,483 45	20,139 47	26,047 45
Due from other banks and bankers.....			346 50	
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	531 34	776 09	1,016 68	1,408 31
Interest paid.....	14 32	14 32	14 32	
Exchanges for clearing house.....				
Checks and cash items.....	2,512 83	436 65	499 79	
Nickels and pennies.....	180 25	48 25	98 32	43 36
Gold coin.....	1,500 00	1,620 00	1,570 00	1,500 00
Silver coin.....	793 36	794 95	531 45	623 00
U. S. and national bank notes.....	7,357 00	5,425 00	6,385 00	3,745 00
Totals.....	\$135,915 00	\$144,458 01	\$141,360 61	\$135,245 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	2,644 00	3,823 67	4,958 37	6,715 71
Dividends unpaid.....				
Individual deposits subject to check.....	23,154 05	27,799 33	27,422 32	17,664 84
Certificates of deposit.....	58,616 95	61,335 01	57,479 92	59,365 27
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$135,915 00	\$144,458 01	\$141,360 61	\$135,245 82

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; FREDERIC B. SIBLEY, *Vice President*; W. VAN MILLER, *Cashier*.

DIRECTORS—Eustace C. Bowman, Sidney D. Miller, Chas. W. Thomas, Edmund P. Christian, J. S. Van Alstyne, Sidney T. Miller, W. V. Miller, Frederic B. Sibley, Geo. Hendrie.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$100,818 01	\$92,552 61	\$60,964 49	\$65,783 57
Stocks, bonds and mortgages	139,055 00	139,000 00	157,514 69	150,826 56
Overdrafts				
Due from banks in reserve cities	58,887 56	53,661 43	63,146 88	79,114 80
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,647 53	1,647 53	1,647 53	1,617 53
Other real estate				
Current expenses and taxes paid	958 49		831 16	952 74
Interest paid	9 16		3 70	20 93
Exchanges for clearing house				
Checks and cash items	455 42	100 17	589 45	582 45
Nickels and pennies	33 84	60 10	46 49	20 91
Gold coin	537 00	437 50		640 00
Silver coin	300 00	400 00	703 00	210 00
U. S. and national bank notes	2,355 00	1,868 00	2,240 00	995 00
Totals	\$305,057 01	\$259,727 34	\$287,687 39	\$300,799 49
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits	7,418 73	2,586 39	4,860 05	6,391 28
Dividends unpaid				
Individual deposits subject to check	95,159 88	82,744 67	78,953 49	81,914 67
Certificates of deposit	8,800 00	7,240 00	7,240 00	7,240 00
Savings deposits	137,178 40	140,156 28	139,633 85	148,253 54
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$305,057 01	\$259,727 34	\$287,687 39	\$300,799 49

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

SULLIVAN M. CUTCHEON, *President*; HENRY. P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*.

DIRECTORS—Robert W. Hemphill, H. P. Glover, Sullivan M. Cutcheon, Lucius S. Moore, Hal W. Glover.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$180,246 69	\$186,667 83	\$184,699 98	\$195,070 66
Stocks, bonds and mortgages.....	69,678 00	70,478 00	72,678 00	72,348 00
Overdrafts	302 33	72 38	1,169 39	224 35
Due from banks in reserve cities	27,180 78	20,771 61	30,595 92	22,418 99
Due from other banks and bankers.....	936 88	1,221 41	665 88	622 21
Banking house	23,000 00	23,000 00	23,000 00	23,000 00
Furniture and fixtures.....	2,000 00	2,000 00	3,250 00	3,250 00
Other real estate	600 00	600 00	600 00	600 00
Current expenses and taxes paid.....	1,949 90	172 88	2,246 23	3,124 22
Interest paid.....	3,096 21	287 35	2,398 16	3,514 75
Exchanges for clearing house.....		393 69	1,728 12	806 30
Checks and cash items	772 69	487 27	923 42	
Nickels and pennies.....	12 20	10 50	43 05	24 43
Gold coin.....	5,227 50	5,707 50	6,657 50	260 00
Silver coin	764 50	1,364 25	2,024 75	1,409 00
U. S. and national bank notes	8,122 00	6,321 00	8,226 00	6,550 00
Totals.....	\$328,889 68	\$324,555 17	\$345,905 90	\$338,222 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	9,719 52	5,752 19	9,138 29	13,509 16
Dividends unpaid.....				
Individual deposits subject to check	68,196 17	62,331 74	70,485 49	70,183 33
Certificates of deposit	159,606 59	167,305 88	177,263 43	165,331 31
Savings deposits	40,367 40	38,165 36	38,018 69	33,149 11
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$328,889 68	\$324,555 17	\$345,905 90	\$338,222 91

FIDELITY LOAN AND TRUST COMPANY, DETROIT.

R. W. GILLET, *President*; F. W. HAYES, *Vice President*; J. P. GILMORE, *Secretary*.

DIRECTORS—R. W. Gillett, Wm. H. Elliott, Jas. D. Standish, F. W. Hayes, Jas. E. Davis, A. E. F. White, C. A. Black, H. S. Pingree, Jno. Canfield, W. R. Burt, W. D. Preston.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts				
Stocks, bonds and mortgages	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Overdrafts				
Due from banks in reserve cities				
Due from other banks and bankers				
Banking house				
Furniture and fixtures and expense account	47,586 82	48,501 10	49,384 39	49,732 09
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals	\$62,586 82	\$63,501 10	\$64,384 39	\$64,732 09
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund				
Undivided profits	16,339 81	17,271 06	17,771 86	18,632 61
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	16,247 01	16,230 04	16,612 53	16,049 48
Notes and bills rediscounted				
Bills payable				
Totals	\$62,586 82	\$63,501 10	\$64,384 39	\$64,732 09

THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, *President*; W. C. McMILLAN, *First Vice President*; J. L. EDSON, *Second Vice President*; ELWOOD T. HANCE, *Secretary*; B. H. LAWSON, *Assistant Secretary and Treasurer*.

DIRECTORS—J. L. Edson, W. H. Elliott, W. C. Colburn, S. D. Miller, H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, James McMillan, F. J. Hecker, D. Whitney, Jr., R. A. Alger, D. M. Ferry, M. W. O'Brien, M. S. Smith, Geo. H. Russel, Hugh McMillan, F. W. Hayes, C. H. Buhl, Simon J. Murphy, Geo. H. Hopkins, A. E. F. White, Charles Stinchfield.

EXECUTIVE COMMITTEE—D. M. Ferry, *ex officio* chairman, F. J. Hecker, Hugh McMillan, D. Whitney, Jr., F. W. Hayes, M. W. O'Brien, W. C. Colburn, M. S. Smith, S. D. Miller.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$30,000 00	\$40,000 00	\$30,250 00	\$30,250 00
Stocks, bonds and mortgages.....	324,650 00	391,900 00	497,250 00	553,150 00
Overdrafts.....				
Due from banks in reserve cities.....	134,708 17	95,717 11	17,552 93	22,780 12
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,179 49	1,179 49	1,179 49	1,179 49
Other real estate.....	190,000 00	190,000 00	190,000 00	190,000 00
Current expenses and taxes paid.....	2,577 94	3,153 89	10,051 87	11,434 35
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....	\$683,115 60	\$721,950 49	\$746,283 79	\$808,793 96
Liabilities.				
Capital stock paid in.....	\$493,350 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....				
Undivided profits.....	5,861 18	10,762 25	13,566 37	21,487 36
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	150,000 00	175,000 00	195,000 00	250,231 00
Trust deposits.....			1,037 88	5,075 60
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	33,404 42	36,188 24	36,649 54	32,000 00
Totals.....	\$683,115 60	\$721,950 49	\$746,283 79	\$808,793 96

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *Vice President*; DARWIN D. CODY, *Second Vice President*; HENRY IDEMA, *Third Vice President*; ANTON G. HODENPYL, *Secretary*.

DIRECTORS—Thos. D. Gilbert, T. Stewart White, Lewis H. Withey, Daniel H. Waters, W. W. Cummer, Alfred D. Rathbone, R. B. Woodcock, James M. Barnett, E. Golden Filer, Harvey J. Hollister, N. L. Avery, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, Charles Fox, F. A. Gorham, John W. Champlin, Anton G. Hodenpyl.

EXECUTIVE COMMITTEE—Lewis H. Withey, Thomas D. Gilbert, Darwin D. Cody, Willard Barnhart, Daniel H. Waters, James M. Barnett, Anton G. Hodenpyl.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$190,068 66	\$186,727 08	\$174,803 82	\$226,929 45
Stocks, bonds and mortgages.....	245,120 99	237,022 46	294,199 29	297,359 15
Overdrafts				
Due from banks in reserve cities.....	23,850 97	137,543 42	81,362 76	84,995 73
Due from other banks and bankers.....	75,043 56	23,390 00	127,884 10	77,289 38
Banking house				
Furniture and fixtures	952 15	1,411 73	22,563 90	23,533 15
Other real estate.....	929 52	4,089 34	4,075 99	4,070 76
Current expenses and taxes paid.....	5,560 12	1,560 72	5,068 49	8,271 97
Interest paid	3,239 42	474 65	4,725 53	3,786 43
Exchanges for clearing house	518 31	560 00	5,001 25	320 00
Checks and cash items	696 35	762 77	502 32	346 94
Nickels and pennies.....	64 73	63 50	58 49	31 93
Gold coin.....	10,075 00	7,000 00	9,125 00	9,005 00
Silver coin	164 10	118 80	194 25	254 25
U. S. and national bank notes	1,001 00	5,592 00	14,018 00	5,012 00
Totals.....	\$557,284 88	\$606,321 47	\$743,582 69	\$741,206 24
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	18,635 70	15,847 88	25,521 79	46,048 75
Dividends unpaid				
Individual deposits subject to check	191,261 55	138,867 34	302,094 13	268,664 23
Certificates of deposit	122,387 63	226,606 25	190,966 77	201,493 26
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$557,284 88	\$606,321 47	\$743,582 69	\$741,206 24

REPORTS

OF THE

NATIONAL BANKS

OF MICHIGAN

As furnished the Commissioner of the State Banking
Department,

MAY 17, JULY 12, SEPTEMBER 30 AND DECEMBER 9,

1892.

REPORT OF THE COMMISSIONER OF

No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; C. W. DALRYMPLE, *Vice President*; H. M. DEARING, *Cashier*;
G. V. DEARING, *Assistant Cashier*.

DIRECTORS—W. O. Donoughue, C. W. Dalrymple, C. H. Mann, E. A. Landon, R. Elwood,
H. M. Dearing, H. D. Smith.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$354,900 46	\$332,891 27	\$342,796 05	\$330,602 64
Overdrafts	4,399 25	3,795 23	4,365 25	11,875 70
U. S. bonds, to secure circulation	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	1,000 00	1,967 47	1,796 83	1,796 83
Due from approved reserve agents	18,396 44	48,160 21	21,906 05	22,297 83
Due from other national banks	1,138 11			
Due from State banks and bankers				
Banking house furniture and fixtures	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned	2,250 00	2,000 00	2,000 00	2,000 00
Current expenses and taxes paid	1,455 26	97 68	1,804 35	2,662 91
Premiums on U. S. bonds				
Checks and other cash items	1,848 18	4,111 40	3,263 75	3,002 17
Exchanges for clearing house				
Bills of other banks	3,078 00	1,633 00	8,258 00	3,847 00
Fractional paper currency, nickels and cents	228 23	228 59	268 69	238 77
Specie { Gold	9,692 50	10,467 50	12,438 85	12,924 25
{ Silver	1,818 00	1,544 20		
Legal tender notes	5,000 00	5,000 00	5,000 00	5,000 00
Five per cent redemption fund	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer				
Totals	\$452,391 93	\$459,069 05	\$451,085 32	\$443,435 60
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	13,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	17,420 32	9,637 79	15,041 86	20,954 70
National bank notes outstanding	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid				
Individual deposits, subject to check	117,277 60	129,784 58	125,892 47	116,079 69
Demand certificates of deposit	109,944 01	113,896 68	111,400 99	107,651 21
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted	11,000 00	7,000 00		
Bills payable				
Totals	\$452,391 93	\$459,069 05	\$451,085 32	\$443,435 60

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; IRA CHICHESTER, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS—B. D. Pritchard, Ira Chichester, N. B. West, Chas. H. Furber, L. S. Burton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$122,417 59	\$123,554 77	\$113,921 88	\$115,178 48
Overdrafts	3,118 06	2,101 92	3,933 63	7,391 42
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	20,511 66	20,568 49	20,568 49	20,968 49
Due from approved reserve agents	22,847 62	20,796 98	19,706 25	14,803 61
Due from other national banks	10,195 11	11,913 51	5,754 11	619 55
Due from State banks and bankers	53 70	53 05	10 00	222 78
Banking house furniture and fixtures	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned	1,800 00	10,380 75	2,380 75	2,300 00
Current expenses and taxes paid	1,198 55	68 87	875 27	1,013 94
Premiums on U. S. bonds				
Checks and other cash items	180 36	312 03	596 01	139 95
Exchanges for clearing house				
Bills of other banks		1,065 00	220 00	235 00
Fractional paper currency, nickels and cents	74 91	414 04	87 63	332 53
Specie { Gold..... } { Silver..... }	13,619 53	9,216 46	10,235 96	15,841 51
Legal tender notes	5,505 00	2,785 00	3,590 00	5,005 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer	500 00			
Totals.....	\$221,793 62	\$223,002 37	\$201,651 48	\$203,323 79
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	10,516 80	8,255 02	2,321 86	5,579 94
National bank notes outstanding	9,750 00	11,250 00	11,250 00	10,750 00
Dividends unpaid	970 00	280 00	100 00	100 00
Individual deposits, subject to check	75,866 40	82,929 11	65,914 38	64,652 97
Demand certificates of deposit	64,690 42	60,248 24	62,062 24	62,240 88
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks		40 00		
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals.....	\$221,793 62	\$223,002 37	\$201,651 48	\$203,323 79

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

GEO. L. MALTZ, *President*; F. W. GILCHRIST, *Vice President*; JNO. C. COMFORT, *Cashier*.

DIRECTORS—Geo. L. Maltz, F. W. Gilchrist, W. H. Potter, E. K. Potter, W. H. Johnson, A. N. Spratt, W. L. Churchill.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$340,485 22	\$307,999 56	\$328,645 21	\$309,815 88
Overdrafts.....	4,820 96	4,468 51	918 11	2,043 35
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	6,483 55	6,483 55	5,194 81	5,869 31
Due from approved reserve agents.....	131,557 25	185,947 38	153,602 36	161,316 70
Due from other national banks.....		663 71	1,521 08	4,202 58
Due from State banks and bankers.....	40 40	170 17	237 10	173 70
Banking house furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	5,210 42		4,463 86	7,156 24
Premiums on U. S. bonds.....				
Checks and other cash items.....	726 29	677 41	475 48	2,426 22
Exchanges for clearing house.....				
Bills of other banks.....	3,547 00	4,974 00	3,197 00	5,161 00
Fractional paper currency, nickels and cents.....	46 54	43 05	103 36	54 02
Specie { Gold.....	6,851 00	10,120 45	10,860 75	14,140 00
{ Silver.....				
Legal tender notes.....	21,848 00	13,585 00	19,317 00	13,134 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$576,896 63	\$590,432 79	\$583,816 12	\$580,243 00
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	9,307 46	1,221 66	7,101 53	11,549 58
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....				
Individual deposits, subject to check.....	276,522 12	293,003 83	277,840 61	258,932 99
Demand certificates of deposit.....	182,813 16	188,207 30	190,870 98	201,760 43
United States deposit.....				
Deposit of U. S. disbursing officer.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....	253 89			
Due to State banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$576,896 63	\$590,432 79	\$583,816 12	\$580,243 00

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

PHILIP BACH, *President*; JNO. M. WHEELER, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS—Philip Bach, John M. Wheeler, E. D. Kinne, Harrison Soule, Henry Cornwell, James L. Babcock, James Clements, Moses Seabolt, Wm. McCreery.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$310,536 53	\$317,025 10	\$311,186 41	\$329,061 48
Overdrafts	2,866 71	2,201 94	25,364 44	2,722 64
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	6,000 00	9,700 00	9,200 00	9,500 00
Due from approved reserve agents	51,859 01	38,724 36	50,511 58	34,147 53
Due from other national banks	23,531 32		110 50	
Due from State banks and bankers		16,278 85	2,367 50	13,625 85
Banking house furniture and fixtures	13,950 00	13,950 00	13,950 00	13,950 00
Other real estate and mortgages owned	16,000 00	15,500 00	15,400 80	15,396 40
Current expenses and taxes paid	1,957 32	20 47	1,166 86	2,018 17
Premiums on U. S. bonds	4,500 00	4,500 00	4,500 00	4,500 00
Checks and other cash items	261 56	100 29	4,565 16	388 05
Exchanges for clearing house				
Bills of other banks	8,235 00	2,430 00	3,915 00	9,067 00
Fractional paper currency, nickels and cents	246 25	245 67	180 21	124 50
Specie { Gold	13,535 00	13,158 60	12,280 00	12,990 00
{ Silver	782 00			
Legal tender notes	1,799 00	4,325 00	4,425 00	6,499 00
Five per cent redemption fund	1,125 00	1,125 00	1,124 70	1,125 00
Due from U. S. treasurer				
Totals	\$482,184 70	\$464,285 28	\$485,628 26	\$480,482 07
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	18,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	36,612 12	29,428 24	31,278 90	39,297 64
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid	80 00	668 00	112 00	40 00
Individual deposits, subject to check	197,433 08	192,946 22	209,986 88	208,497 89
Demand certificates of deposit	107,379 50	98,742 82	98,755 48	95,236 54
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	180 00			
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$482,184 70	\$464,285 28	\$485,628 26	\$480,482 07

No. 3896.

MERCHANTS' NATIONAL BANK, BATTLE CREEK.

A. W. WRIGHT, *President*; FRANK TURNER, *Vice President*; SCOTT FIELD, *Cashier*.

DIRECTORS—Scott Field, A. C. Hamblin, A. W. Wright, Frank Turner, Peter Hoffmaster.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$145,262 42	\$146,776 13	\$144,599 62	\$154,877 34
Overdrafts.....	626 25	841 79	9,839 06	1,232 08
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	3,033 32	3,033 32	2,699 99	2,699 99
Due from approved reserve agents.....	25,852 71	33,551 25	29,433 35	24,484 95
Due from other national banks.....	63 80	157 22	108 93	
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	2,899 65	2,899 65	2,899 65	2,899 65
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....		133 40	1,530 46	2,445 20
Premiums on U. S. bonds.....	2,150 00	2,150 00	2,150 00	2,150 00
Checks and other cash items.....	202 62	1,423 92	84 56	962 66
Exchanges for clearing house.....				
Bills of other banks.....	2,749 00	2,022 00	300 00	600 00
Fractional paper currency, nickels and cents.....	21 31	86 21	79 35	141 55
Specie { Gold.....	7,088 90	11,971 85	4,265 00	3,185 00
{ Silver.....			1,945 00	6,382 15
Legal tender notes.....	4,000 00	4 600 00	1,000 00	
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$220,074 98	\$235,171 24	\$227,059 97	\$228,665 57
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits.....	6,757 55	3,152 45	6,141 45	8,426 03
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		400 00		
Individual deposits subject to check.....	64,232 66	81,589 67	71,485 25	71,934 83
Demand certificates of deposit.....	19,584 77	20,029 12	19,453 27	18,304 72
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$220,074 98	\$235,171 24	\$227,059 97	\$228,665 57

3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

V. P. COLLIER, *President*; CHAS. AUSTIN, *Vice President*; JAS. BOUGHTON, *Cashier*.

DIRECTORS—V. P. Collier, B. F. Graves, Wm. Merritt, E. C. Nichols, Geo. E. Hawes, Chas. Austin, David Shepard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$314,889 96	\$325,796 03	\$354,238 53	\$356,070 61
Overdrafts	1,645 18	853 81	1,737 22	3,659 99
U. S. bonds, to secure circulation	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	30,900 00	30,900 00	30,900 00	30,900 00
Due from approved reserve agents	108,093 60	91,214 57	143,734 56	150,455 01
Due from other national banks	1,211 20	550 00	127 06	3,590 00
Due from State banks and bankers	39,201 64	27,489 14	15,095 32	14,291 69
Banking house furniture and fixtures	10,842 74	11,742 74	11,742 74	11,742 74
Other real estate and mortgages owned				
Current expenses and taxes paid	2,427 66	856 35	1,306 16	2,092 93
Premiums on U. S. bonds	7,414 00	7,394 00	7,394 00	7,394 00
Checks and other cash items	742 73	312 71	381 12	460 20
Exchanges for clearing house				
Bills of other banks	3,380 00	8,420 00	1,540 00	5,110 00
Fractional paper currency, nickels and cents	141 89	86 74	138 06	83 68
Specie { Gold	23,552 35	31,897 85	20,140 60	21,071 85
{ Silver				
Legal tender notes	5,000 00	5,000 00	4,000 00	2,000 00
Five per cent redemption fund	1,800 00	1,800 00	1,800 00	1,800 00
Merchandise			715 77	702 61
Due from U. S. treasurer				
Totals	\$391,252 95	\$587,313 97	\$634,991 14	\$651,425 31
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	14,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	21,729 62	11,468 84	17,430 03	21,219 28
National bank notes outstanding	36,000 00	34,700 00	36,000 00	36,000 00
Dividends unpaid		2,480 00		
Individual deposits subject to check	328,844 79	341,303 22	388,173 24	405,596 08
Demand certificates of deposit	40,678 54	32,361 91	28,387 87	23,609 97
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$591,252 95	\$587,313 97	\$634,991 14	\$651,425 31

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

JNO. F. EDDY, *President*; THOS. CRANAGE, *Vice President*; FRED'K P. BROWNE, *Cashier*.

DIRECTORS—J. F. Eddy, T. Cranage, F. P. Browne, S. Eddy, H. B. Smith, G. K. Jackson, Wm. H. Miller, E. A. Cooley, Wm. H. McEwan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$529,467 95	\$627,511 80	\$569,219 80	\$705,179 66
Overdrafts.....	1,444 11	1,543 47	723 95	72 44
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	800 00			6,637 50
Due from approved reserve agents.....	48,056 27	28,344 38	206,695 90	51,051 56
Due from other national banks.....	11,726 22	11,692 75	19,862 49	14,888 65
Due from State banks and bankers.....	6,982 90	5,837 56	25,931 69	11,154 27
Banking house furniture and fixtures.....	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate and mortgages owned.....	3,537 50	4,137 50	4,137 50	
Current expenses and taxes paid.....	4,559 05	385 02	4,946 35	12,129 02
Premiums on U. S. bonds.....	6,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	5,433 78	591 20	851 41	689 41
Exchanges for clearing house.....	1,328 97	11,111 19	7,223 02	3,393 51
Bills of other banks.....	8,118 00	15,746 00	12,232 00	18,091 00
Fractional paper currency, nickels and cents.....	100 52	165 68	48 10	426 69
Specie { Gold.....	29,000 00	31,400 00	28,600 00	33,600 00
{ Silver.....				
Legal tender notes.....	11,875 00	13,030 00	7,938 00	13,042 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....	1,000 00			
Totals.....	\$756,675 27	\$844,246 55	\$981,660 21	\$963,607 71
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,900 00	50,000 00
Undivided profits.....	26,972 77	19,499 74	28,253 09	36,580 66
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		1,300 00		
Individual deposits, subject to check.....	173,322 84	212,937 48	293,106 15	289,869 09
Demand certificates of deposit.....	222,652 32	258,558 40	320,952 17	303,514 72
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	582 38	109 40	39 40	817 30
Cashiers' checks outstanding.....	459 13	1,145 35	4,049 36	1,331 13
Due to other national banks.....	7,000 19	9,797 87	9,288 51	10,482 41
Due to State banks and bankers.....	30,685 64	45,898 31	31,021 53	31,062 40
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$756,675 27	\$844,246 55	\$981,660 21	\$963,607 71

No. 2145.

SECOND NATIONAL BANK, BAY CITY.

WM. WESTOVER, *President*; D. C. SMALLEY, *Vice President*; ORRIN BUMP, *Cashier*; M. M. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. Westover, J. Davidson, S. Eddy, D. C. Smalley, W. L. Smith, H. W. Sage, J. W. McGraw, A. M. Cheesbrough, A. J. Cooke, F. P. Cheesbrough, Orrin Bump.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$842,191 60	\$820,379 91	\$848,648 87	\$917,199 14
Overdrafts.....		316 99	559 76	277 83
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....		138,307 83	165,916 65	164,064 13
Due from other national banks.....	73,394 02	4,510 10	1,589 01	13,707 11
Due from State banks and bankers.....	4,609 51		3,466 90	
Banking house furniture and fixtures.....	3,821 85	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	9,725 07	1,903 13	5,932 46	695 58
Premiums on U. S. bonds.....	2,250 00			
Checks and other cash items.....	123 36	157 24	14 95	41 10
Exchanges for clearing house.....	3,915 88	8,027 59	4,174 69	4,415 39
Bills of other banks.....	6,037 00	7,220 00	6,480 00	9,133 00
Fractional paper currency, nickels and cents.....	223 32	392 47	236 58	462 73
Specie { Gold.....	50,398 00	55,395 85	46,677 75	44,498 00
{ Silver.....				
Legal tender notes.....	8,000 00	6,400 00	7,752 00	8,360 00
Five per cent redemption fund.....		2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....		1,600 00	1,040 00	
Totals.....	\$1,054,689 11	\$1,099,861 11	\$1,147,719 62	\$1,218,154 05
Liabilities.				
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	81,461 83	66,024 70	73,568 12	58,307 70
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		115 00	85 00	7,175 00
Individual deposits subject to check.....	213,517 56	255,449 86	280,690 06	354,502 02
Demand certificates of deposit.....	340,325 80	319,165 71	361,924 20	368,297 58
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....	3,240 77	1,796 88	6,493 57	1,850 90
Due to State banks and bankers.....	21,143 15	32,278 96	29,958 67	33,020 85
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,054,689 11	\$1,099,861 11	\$1,147,719 62	\$1,218,154 05

No. 4261.

FIRST NATIONAL BANK, BENTON HARBOR.

S. A. BAILEY, *President*; J. S. MORTON, *Vice President*; JAMES BAILEY, *Cashier*.

DIRECTORS—E. B. Patterson, Jas. Baley, C. M. Edick, S. A. Bailey, J. S. Morton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$184,201 04	\$216,709 90	\$183,763 92	\$214,184 97
Overdrafts.....	30 47	913 63	1,484 84	484 74
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	18,071 10	20,934 97	29,768 71	23,979 61
Due from other national banks.....				126 30
Due from State banks and bankers.....				2,816 66
Banking house furniture and fixtures.....	2,808 16	2,808 16	2,816 66	
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,090 77	116 53	1,660 25	2,820 94
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	366 95	1,365 01	2,036 93	731 80
Exchanges for clearing house.....				
Bills of other banks.....	110 00	500 00	545 00	260 00
Fractional paper currency, nickels and cents.....	22 12	223 81	15 41	173 05
Specie { Gold.....	6,483 50	8,022 50	15,628 00	10,040 00
{ Silver.....		1,224 30		476 15
Legal tender notes.....	6,320 00	4,330 00	15,205 00	1,465 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. Treasurer.....				
Totals.....	\$235,866 61	\$272,211 31	\$267,987 22	\$272,621 72
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	21,000 00	21,000 00	25,000 00
Undivided profits.....	6,999 96	1,325 53	5,395 12	5,856 76
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	122,001 89	148,810 16	154,308 34	122,848 82
Demand certificates of deposit.....	15,253 39	17,152 93	24,586 21	40,900 32
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	1,000 00	112 69		
Cashier's checks outstanding.....				
Due to other national banks.....				465 82
Due to State banks and bankers.....	561 37	10 00	1,447 55	16,300 00
Notes and bills re-discounted.....	13,800 00	20,550 00		
Bills payable.....		2,000 00		
Totals.....	\$235,866 61	\$272,211 31	\$267,987 22	\$272,621 72

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President*; E. R. HALL, *Vice President*; WM. I. PRINCE, *Cashier*.

DIRECTORS—Joseph Sellwood, Edward R. Hall, A. B. Miner, Chas. Merryweather, H. E. Young.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$207,786 12	\$140,493 79	\$155,899 15	\$141,736 35
Overdrafts.....	562 17	214 40	106 47	140 57
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	4,981 58	13,253 66	10,821 28	14,401 83
Due from other national banks.....	631 30	2,413 29	532 06	1,673 70
Due from State banks and bankers.....			4,683 26	711 78
Banking house furniture and fixtures.....	10,225 00	10,225 00	10,130 00	10,180 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	65 02	77 87	1,662 37	30 96
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	873 97	105 58	99 00	200 85
Exchanges for clearing house.....				
Bills of other banks.....	1,780 00	2,590 00	1,705 00	500 00
Fractional paper currency, nickels and cents.....	217 09	229 77	143 78	259 28
Specie { Gold.....	11,060 00	11,750 00	7,315 00	5,837 50
{ Silver.....			1,621 50	2,881 00
Legal tender notes.....	10,030 00	3,000 00	2,000 00	500 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$263,249 75	\$199,415 86	\$212,111 37	\$194,115 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,400 00
Undivided profits.....	7,612 32	8,285 08	5,669 63	6,216 32
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits, subject to check.....	168,194 63	102,830 20	108,322 62	98,475 95
Demand certificates of deposit.....	20,910 29	24,289 80	24,875 98	25,687 70
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			7,448 90	
Cashiers' checks outstanding.....				
Due to other national banks.....	3,882 51	1,360 78	3,144 24	1,085 84
Due to State banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$263,249 75	\$199,415 86	\$212,111 37	\$194,115 81

No. 2944.

BIG RAPIDS NATIONAL BANK, BIG RAPIDS.

D. F. COMSTOCK, *President*; M. BROWN, *Vice President*; C. W. COMSTOCK, *Cashier*.

DIRECTORS—D. F. Comstock, M. Brown, C. W. Comstock, J. G. Martz, J. H. Palmer, A. S. Hobart, A. W. Bennett, Thos. Skelton, J. M. Darrah, H. P. Wyman, F. W. Joslin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$201,118 63	\$172,245 33	\$192,296 19	\$176,603 04
Overdrafts.....	636 08	618 50	899 37	349 60
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stock, securities, etc.....		17,600 00	17,600 00	17,000 00
Due from approved reserve agents.....	24,468 12	44,004 04	13,977 21	16,894 48
Due from other national banks.....	7,757 24	5,365 90	7,932 15	7,494 34
Due from State banks and bankers.....			220 77	833 63
Banking house furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate and mortgages owned.....	16,516 67	17,016 67	17,016 67	17,016 67
Current expenses and taxes paid.....	4,779 31	200 28	859 18	2,027 68
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,906 79	961 09	1,121 38	413 36
Exchanges for clearing house.....				
Bills of other banks.....	1,810 00	2,830 00	2,703 00	2,125 00
Fractional paper currency, nickels and cents.....	263 95	193 08	168 19	203 87
Specie { Gold.....	12,765 30	14,283 45	16,129 70	16,385 00
{ Silver.....				
Legal tender notes.....	10,110 00	13,451 00	15,060 00	11,105 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$310,857 09	\$317,494 34	\$314,708 81	\$297,176 67
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,100 00	15,500 00	15,500 00	15,500 00
Undivided profits.....	4,255 41	440 21	2,928 41	4,371 37
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		540 00	90 00	90 00
Individual deposits, subject to check.....	70,035 62	74,142 82	69,719 76	40,531 41
Demand certificates of deposit.....	90,173 72	94,594 76	94,140 14	105,966 43
United States deposit.....				
Deposit of U. S. disbursing officer.....				
Certified checks.....		118 86		
Cashier's checks outstanding.....				
Due to other national banks.....	2,453 81	524 78	342 86	2,911 93
Due to State banks and bankers.....	6,338 53	9,132 91	9,487 64	5,905 53
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$310,857 09	\$317,494 34	\$314,708 81	\$297,176 67

No. 1832.

NORTHERN NATIONAL BANK, BIG RAPIDS.

M. P. GALE, *President*; C. H. WAGNER, *Vice President*; F. R. FOWLER, *Cashier*.

DIRECTORS—M. P. Gale, C. H. Wagner, F. R. Fowler, F. O. Vandersluis, Jno. McNaughton, W. A. D. Rose, Jno. F. Herrick, H. J. Hollister, C. H. Berkey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$413,292 95	\$375,052 74	\$366,281 89	\$343,580 06
Overdrafts.....	312 30	219 83	268 87	598 35
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	8,901 96	26,023 67	24,185 67	19,710 34
Due from other national banks.....	4,074 85	10,152 00	4,275 54	4,857 28
Due from State banks and bankers.....	120 93	131 50		
Banking house furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned.....	86,480 87	86,320 89	89,093 86	120,695 34
Current expenses and taxes paid.....	5,820 68	403 75	3,430 67	5,265 05
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,359 08	1,313 09	6,398 68	567 69
Exchanges for clearing house.....				
Bills of other banks.....	1,145 00	230 00	710 00	1,270 00
Fractional paper currency, nickels and cents.....	311 04	293 64	183 84	160 25
Specie { Gold.....	27,481 15	24,658 65	25,884 40	28,161 96
{ Silver.....				
Legal tender notes.....	7,746 00	10,620 00	7,225 00	4,995 00
Five per cent redemption fund.....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer.....				
Totals.....	\$616,234 36	\$594,607 26	\$587,125 42	\$589,048 81
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	61,046 42	31,042 36	33,521 01	34,802 16
National bank notes outstanding.....	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid.....	62 00	12 00	12 00	12 00
Individual deposits subject to check.....	72,354 95	78,083 13	68,865 12	74,855 49
Demand certificates of deposit.....	254,099 75	258,912 47	260,293 29	254,496 04
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	4,280 47	4,679 67	914 00	5,379 82
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,640 77	8,127 63	9,770 00	5,753 30
Bills payable.....				
Totals.....	\$616,234 36	\$594,607 26	\$587,125 42	\$589,048 81

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

JAMES REYNOLDS, *President*; CHAS. F. HOWE, *Vice President*; E. W. SANDERS, *Cashier*.

DIRECTORS—E. W. Sanders, John F. Reynolds, Chas. F. Howe, C. H. Baker, James Reynolds.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$96,616 18	\$90,284 71	\$85,760 54	\$75,924 48
Overdrafts.....	520 44	535 86	1,348 23	2,492 63
U. S. Bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds, to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	11,555 12	14,514 08	12,469 37	4,166 12
Due from other National banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	1,730 00	1,730 00	1,730 00	1,730 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,167 51	240 51	1,034 20	1,586 18
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
(Checks and other cash items.....	694 07	1,859 52	1,980 80	4,611 95
Exchanges for clearing house.....				
Bills of other banks.....	3,048 00	4,262 00	1,943 00	2,483 00
Fractional paper currency, nickels and cents.....	136 83	125 03	80 64	141 34
Specie { Gold.....	1,610 00	2,423 60	557 75	884 00
{ Silver.....	1,674 65			
Legal tender notes.....	1,000 00	1,000 00	1,000 00	1,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$134,815 30	\$132,037 31	\$122,967 03	\$110,082 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,715 12	1,955 81	1,955 81	1,955 81
Undivided profits.....	2,676 59	503 35	1,657 14	3,666 92
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	32,288 18	37,595 40	26,443 09	19,172 51
Demand certificates of deposit.....	36,885 41	30,732 75	31,660 99	24,036 96
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$134,815 30	\$132,037 31	\$122,967 03	\$110,082 20

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

EDWARD RYAN, *President*; JNO. S. DYMOCK, *Vice President*; WM. B. ANDERSON, *Cashier*.

DIRECTORS—Edward Ryan, John S. Dymock, James Dunstan, Joseph Hermann, Josiah Hall, Charles A. Wright, John D. Cuddihy.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$423,038 99	\$433,499 20	\$436,761 75	\$461,755 01
Overdrafts	1,197 05	1,409 48	888 68	3,734 01
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	1,450 00	6,450 00	6,450 00	6,450 00
Due from approved reserve agents	194,262 05	197,131 45	205,651 91	203,185 74
Due from other national banks	21,946 44	869 53	7,102 06	1,390 28
Due from State banks and bankers	2,802 14	2,701 58	3,792 90	941 96
Banking house furniture and fixtures	20,535 00	20,535 00	20,535 00	20,535 00
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid	1,505 70	2,935 12	717 94	4,567 09
Premiums on U. S. bonds	4,000 00	4,000 00	3,750 00	3,750 00
Checks and other cash items	2,097 19	1,229 33	541 36	3,014 04
Exchanges for clearing house				
Bills of other banks	4,500 00	10,470 00	3,730 00	7,570 00
Fractional paper currency, nickels and cents	461 16	261 86	436 35	474 65
Specie { Gold..... } { Silver..... }	26,099 20	16,701 00 26,984 35	24,361 00 23,796 55	\$1,246 00 20,898 75
Legal tender notes	37,045 00	40,940 00	25,775 00	23,090 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer	319 00		237 00	
Totals	\$772,383 92	\$797,242 90	\$795,641 50	\$828,727 53
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	10,544 07	15,682 80	11,636 82	19,114 41
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits, subject to check	586,723 32	608,061 94	606,526 45	622,476 19
Demand Certificates of deposit	2,616 53	998 16	4,973 23	14,193 80
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				143 13
Notes and bills re-discounted				
Bills payable				
Totals	\$772,383 92	\$797,242 90	\$795,641 50	\$828,727 53

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

S. T. READ, *President*; M. L. HOWELL, *Vice President*; C. A. RITTER, *Cashier*; D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS—M. L. Howell, S. T. Read, J. H. Johnson, A. F. Ritter, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$145,237 85	\$146,484 59	\$149,715 12	\$148,855 48
Overdrafts.....	90 32	119 77	606 30	231 02
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	5,000 00	5,000 00	6,000 00	6,000 00
Due from approved reserve agents.....	6,248 51	10,715 52	8,754 27	9,770 98
Due from other national banks.....	300 00	43 25	8,018 93	7,907 77
Due from State banks and bankers.....			96 88	64 00
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	3,337 10	3,337 10	3,292 16	3,292 16
Current expenses and taxes paid.....	938 16	59 00	1,215 74	1,884 67
Premiums on U. S. bonds.....				
Checks and other cash items.....	40 02	144 58	117 55	280 45
Exchanges for clearing house.....				
Bills of other banks.....	3,040 00	1,840 00	1,685 00	1,820 00
Fractional paper currency, nickels and cents.....	145 84	208 71	58 86	24 62
Specie { Gold.....	6,830 00	6,670 00	5,620 00	6,050 00
{ Silver.....		800 00	750 00	415 00
Legal tender notes.....	600 00	500 00		
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. Treasurer.....				
Totals.....	\$184,870 30	\$188,985 02	\$199,022 81	\$199,658 65
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	21,193 41	18,239 82	21,871 74	23,996 61
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	34,880 62	38,711 55	48,113 07	68,333 47
Demand certificates of deposit.....	52,546 27	60,783 65	58,288 60	56,078 57
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....	5,000 00			
Totals.....	\$184,570 30	\$188,985 02	\$199,022 81	\$199,658 66

No. 2095.

FIRST NATIONAL BANK, CENTREVILLE.

L. A. CLAPP, *President*; E. D. THOMAS, *Vice President*; L. B. HESS, *Cashier*.

DIRECTORS—H. F. Major, W. W. Jones, E. D. Thomas, Amos C. Wolf, L. A. Clapp.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$67,779 59	\$60,773 88	\$69,707 62	\$59,437 44
Overdrafts.....			14 00	41 96
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....			675 00	
Due from approved reserve agents.....	4,711 19	7,084 03	2,324 46	1,865 06
Due from other national banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	3,675 00	10,710 23	9,401 36	10,076 36
Current expenses and taxes paid.....	543 66	60 80	501 35	779 53
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	266 86	821 11	181 91	557 22
Exchanges for clearing house.....				
Bills of other banks.....	1,701 00	964 00	760 00	1,186 00
Fractional paper currency, nickels and cents.....	76 48	79 51	77 72	91 05
Specie { Gold.....	3,800 00	2,960 00	1,210 00	2,493 00
{ Silver.....	495 00			
Legal tender notes.....				1,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. Treasurer.....				
Totals.....	\$97,611 28	\$98,516 06	\$100,374 92	\$92,590 12
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	2,165 27	563 99	1,715 27	3,262 05
National bank notes outstanding.....	11,250 06	10,750 00	10,750 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	11,502 87	10,611 96	7,807 87	3,325 02
Demand certificates of deposit.....	12,693 14	16,590 11	20,101 78	14,753 05
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$97,611 28	\$98,516 06	\$100,374 92	\$92,590 12

REPORT OF THE COMMISSIONER OF

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

F. S. BELCHER, *President*; A. J. IVES, *Vice President*; WM. P. LACEY, *Cashier*; CHAS. J. HALL, *Assistant Cashier*.

DIRECTORS—Wm. P. Lacey, A. J. Ives, F. A. Hooker, P. T. Vanzile, F. S. Belcher.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$187,583 63	\$192,778 20	\$166,734 32	\$190,038 88
Overdrafts.....	85 64	91 06	141 33	522 80
U. S. bonds, to secure circulation.....	18,750 00	18,750 00	18,750 00	18,750 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	43,446 21	46,339 67	49,278 35	37,804 23
Due from other national banks.....	7 13	829 00	936 50	1,018 56
Due from State banks and bankers.....	326 10	195 60	100 00	
Banking house furniture and fixtures.....	10,450 00	10,800 00	10,800 00	10,800 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,790 36	105 07	1,492 49	2,664 24
Premiums on U. S. bonds.....	2,700 00	2,500 00	2,500 00	2,500 00
Checks and other cash items.....	79 60	55 30	125 00	50 00
Exchanges for clearing house.....				
Bills of other banks.....	24 00	65 00	284 00	413 00
Fractional paper currency, nickels and cents.....	279 62	463 55	449 96	512 77
Specie { Gold.....	12,920 00	13,535 00	11,479 00	13,586 00
{ Silver.....	2,865 00	2,294 00		
Legal tender notes.....	1,521 00	8,872 00	3,954 00	3,933 00
Five per cent redemption fund.....	843 75	843 75	843 75	843 75
Due from U. S. Treasurer.....				
Totals.....	\$284,672 04	\$298,517 20	\$267,868 70	\$287,450 23
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	15,612 38	10,166 76	13,375 91	16,571 15
National bank notes outstanding.....	16,275 00	16,875 00	16,875 00	16,875 00
Dividends unpaid.....		500 00		
Individual deposits subject to check.....	79,155 03	93,512 47	61,760 21	87,977 34
Demand certificates of deposit.....	83,629 63	86,619 35	85,356 08	76,018 76
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		843 62	501 50	
Due to State banks and bankers.....				7 98
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$284,672 04	\$298,517 20	\$267,868 70	\$287,450 23

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*; J. T. WILSON, *Assistant Cashier*.

DIRECTORS—Frank Merritt, E. N. Ely, W. B. Otto, P. D. Patterson, J. T. Wilson, A. D. Baughman, E. T. Church.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$120,849 65	\$105,957 43	\$116,128 74	\$123,865 85
Overdrafts	537 50	64 41	366 80	837 41
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	4,100 00	4,100 00	4,100 00	4,100 00
Due from approved reserve agents	14,924 05	34,547 06	23,567 73	20,556 15
Due from other national banks	600 00			2,378 55
Due from State banks and bankers				
Banking house furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	446 97	1,385 33		738 23
Premiums on U. S. bonds				
Checks and other cash items	420 00	1,148 11	201 25	421 91
Exchanges for clearing house				
Bills of other banks	7,151 00	12,340 00	3,809 00	3,814 00
Fractional paper currency, nickels and cents	363 72	184 22	82 09	165 46
Specie { Gold	7,550 00	6,719 50	7,640 00	9,483 00
{ Silver	1,310 00			
Legal tender notes	4,000 00	5,000 00		
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. Treasurer				
Totals	\$184,315 39	\$193,508 56	\$179,064 11	\$188,923 11
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	25,000 00	25,000 00
Undivided profits	25,167 11	26,345 55	11,615 00	13,272 81
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits subject to check	53,839 04	59,663 25	47,986 22	47,595 20
Demand certificates of deposit	34,059 24	34,805 01	32,473 30	41,189 86
U. S. deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks		1,444 75	721 64	615 24
Due to State banks and bankers			17 95	
Notes and bills re-discounted				
Bills payable				
Totals	\$184,315 39	\$193,508 56	\$179,064 11	\$188,923 11

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS—Geo. F. Reynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$149,223 48	\$150,591 25	\$178,592 13	\$155,457 69
Overdrafts	277 76	390 12	410 00	98 67
U. S. bonds, to secure circulation	13,000 00	13,000 00	13,000 00	13,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	23,051 36	54,340 11	67,525 71	93,224 47
Due from other national banks				
Due from State banks and bankers				
Banking house furniture and fixtures	18,104 90	18,104 90	18,104 90	18,104 90
Other real estate and mortgages owned				
Current expenses and taxes paid	2,531 73	3,143 58	1,098 47	2,049 70
Premiums on U. S. bonds				
Checks and other cash items	1,845 85	1,269 60	850 17	407 86
Exchanges for clearing house				
Bills of other banks	325 00	939 00	1,095 00	1,789 00
Fractional paper currency, nickels and cents	129 72	57 89	99 47	90 68
Specie { Gold	7,666 90	6,173 90	7,446 83	12,818 50
{ Silver				
Legal tender notes	8,147 00	3,406 00	2,760 00	5,491 00
Five per cent redemption fund	585 00	585 00	585 00	585 00
Due from U. S. Treasurer				
Totals	\$224,887 70	\$252,001 35	\$291,567 68	\$303,117 47
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,500 00	8,500 00	9,000 00	9,000 00
Undivided profits	4,255 85	6,194 31	2,919 73	6,822 64
National bank notes outstanding	11,700 00	11,700 00	11,700 00	11,700 00
Dividends unpaid				
Individual deposits subject to check	76,182 96	93,557 45	135,933 00	137,430 71
Demand certificates of deposit	74,653 26	82,049 59	82,014 95	88,364 12
U. S. deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	195 63			
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$224,887 70	\$252,001 35	\$291,567 68	\$303,117 47

No. 1235.

COLDWATER NATIONAL BANK OF COLDWATER.

L. M. WING, *President*; D. B. DENNIS, *Vice President*; L. A. JACKSON, *Cashier*; H. P. SAUNDERS, *Assistant Cashier*.

DIRECTORS—Samuel P. Williams, D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell, John T. Starr.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$294,911 68	\$280,151 84	\$326,498 53	\$325,627 99
Overdrafts	1,225 01	1,466 86	2,447 48	4,906 81
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	4,000 00	4,000 00	4,000 00	4,000 00
Due from approved reserve agents	16,792 32	38,425 07	17,717 12	25,899 26
Due from other national banks	150 00	211 40		254 72
Due from State banks and bankers				
Banking house furniture and fixtures	1,800 00	1,890 00	1,890 00	1,890 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,970 32	519 67	1,465 39	2,075 10
Premiums on U. S. bonds				
Checks and other cash items	1,064 81	901 39		810 64
Exchanges for clearing house				
Bills of other banks	5,527 00	5,074 00	} 24,918 71 }	3,293 00
Fractional paper currency, nickels and cents	254 90	318 65		533 16
Specie { Gold	2,062 50			
{ Silver	1,435 55	5,724 49		3,246 28
Legal tender notes	10,000 00	12,000 00		10,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$368,319 09	\$376,808 37	\$405,062 28	\$408,663 96
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	35,000 00	35,000 00	} 55,190 15 }	35,000 00
Undivided profits	19,970 03	14,770 63		20,476 22
National bank notes outstanding	22,500 00	22,500 00		22,500 00
Dividends unpaid				
Individual deposits subject to check	38,036 45	42,522 52	} 227,372 13 }	37,401 60
Demand certificates of deposit	151,667 31	162,015 22		190,208 89
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	100 00			
Cashier's checks outstanding				
Due to other national banks	1,045 30			
Due to State banks and bankers				
Notes and bills re-discounted				3,077 25
Bills payable				
Totals	\$368,319 09	\$376,808 37	\$405,062 28	\$408,663 96

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. D. RANDALL, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS—Cyrus G. Luce, J. S. Barber, E. R. Clark, L. E. Rose, L. F. Hale, M. G. Clark, C. D. Randall.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$455,891 18	\$466,079 55	\$473,372 76	\$470,322 77
Overdrafts.....	816 09	408 05	299 46	2,269 14
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	1,800 00	1,800 00	1,500 00	1,800 00
Due from approved reserve agents.....	23,195 00	18,805 51	30,226 19	33,128 95
Due from other national banks.....	2,658 79	458 03	1,008 55	1,062 05
Due from State banks and bankers.....		806 61		111 58
Banking house furniture and fixtures.....	14,000 00	16,300 00	16,300 00	16,300 00
Other real estate and mortgages owned.....	9,100 00	6,100 00	6,100 00	6,100 00
Current expenses and taxes paid.....	1,235 50	82 95	1,692 58	2,611 32
Premium on U. S. bonds.....				
Checks and other cash items.....	198 25	427 54	350 89	413 87
Exchanges for clearing house.....				
Bills of other banks.....	4,748 00	6,053 00	1,138 00	2,324 00
Fractional paper currency, nickels and cents.....	62 61	67 46	108 91	38 64
Specie { Gold.....	14,183 93	13,594 18	13,990 50	14,444 00
{ Silver.....				
Legal tender notes.....	10,500 00	10,000 00	11,000 00	11,500 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	1,250 00
Due from U. S. treasurer.....				100 00
Totals.....	\$590,639 35	\$593,232 88	\$609,637 84	\$614,776 32
Liabilities.				
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits.....	46,809 85	41,538 91	45,872 97	50,921 46
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....				
Individual deposits subject to check.....	39,506 27	45,469 55	37,253 65	31,371 59
Demand certificates of deposit.....	259,323 23	261,224 42	281,511 22	287,483 27
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$590,639 35	\$593,232 88	\$609,637 84	\$614,776 32

No. 813.

FIRST NATIONAL BANK, CONSTANTINE.

J. W. SIMONS, *President*; J. M. HARVEY, *Vice President*; W. W. HARVEY, *Cashier*; GEO. C. HARVEY, *Assistant Cashier*.

DIRECTORS—J. Mark Harvey, Geo. I. Crossette, J. W. Simons, W. W. Harvey, Thos. Mitchell, D. S. Crossette, E. W. Keightley, G. C. Harvey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$86,030 19	\$89,557 39	\$89,531 30	\$103,304 99
Overdrafts.....	649 46	877 57	629 97	138 99
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.		4,000 00	4,000 00	4,000 00
Due from approved reserve agents	20,656 11	25,321 83	20,656 19	7,635 32
Due from other national banks				
Due from State banks and bankers.....	4,903 11	352 13	3,181 23	150 56
Banking house furniture and fixtures.....	6,712 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned				
Current expenses and taxes paid	744 20	78	423 18	945 94
Premiums on U. S. bonds				
Checks and other cash items	55 78	230 28	237 47	65 45
Exchanges for clearing house.....				
Bills of other banks.....				
Fractional paper currency, nickels and cents.....	188 35	221 16	195 50	122 72
Specie { Gold.....	6,350 00	6,500 00	6,400 00	9,400 00
{ Silver.....				
Legal tender notes	1,985 00	2,490 00	1,680 00	2,445 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....		500 00		
Totals.....	\$141,336 70	\$149,622 64	\$146,711 34	\$147,980 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	6,279 26	4,408 75	5,435 66	6,947 52
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check	23,310 48	25,649 49	18,247 12	22,355 75
Demand certificates of deposit.....	30,496 96	38,314 40	41,778 56	37,427 00
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$141,336 70	\$149,622 64	\$146,711 34	\$147,980 27

No. 2211.

FARMERS' NATIONAL BANK, CONSTANTINE.

C. H. BARRY, *President*; G. B. MARKHAM, *Vice President*; WM. B. PIERSON, *Cashier*.

DIRECTORS—Jno. S. Barry, R. L. Thomas, H. B. Markham, C. H. Barry, G. B. Markham.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$114,686 91	\$101,854 57	\$98,760 21	\$92,794 78
Overdrafts.....	7,193 99	4,250 00	2,763 00	11,407 50
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks securities, etc.....				
Due from approved reserve agents.....	7,285 50	6,315 46	10,352 67	8,741 71
Due from other national banks.....	826 07	996 46	5,150 58	120 95
Due from State banks and bankers.....				
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	10,068 77	9,904 63	10,805 00	10,271 38
Current expenses and taxes paid.....	897 13		604 81	1,100 98
Premiums on U. S. bonds.....				
Checks and other cash items.....	665 51	465 09	950 25	1,113 06
Exchanges for clearing house.....				
Bills of other banks.....	2,852 00	5,500 00	1,973 00	1,940 00
Fractional paper currency, nickels and cents.....	167 89	213 02	181 28	187 44
Specie { Gold..... } { Silver..... }	1,972 20	2,010 25	1,296 70	708 05
Legal tender notes.....	6,000 00	6,600 00	5,500 00	8,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$165,628 47	\$151,171 98	\$145,900 00	\$149,448 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	11,794 61	12,981 38	1,543 91	3,467 93
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits, subject to check.....	26,880 47	12,151 80	18,519 65	12,039 50
Demand certificates of deposit.....	45,708 39	43,394 75	44,586 44	52,690 92
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		1,394 05		
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$165,628 47	\$151,171 98	\$145,900 00	\$149,448 35

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

W. D. GARRISON, *President*; L. W. SIMMONS, *Vice President*; A. T. NICHOLS, *Cashier*;
W. A. ROSENKRANS, *Assistant Cashier*.

DIRECTORS—Roger Sherman, Ezra Mason, John Driscoll, A. Garrison, W. D. Garrison, Patrick
Gallagher, L. W. Simmons, H. A. Nichols.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$221,681 68	\$221,700 50	\$198,598 54	\$204,717 15
Overdrafts	243 16	195 99	296 35	83 02
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	23,974 50	22,019 44	32,054 44	32,188 70
Due from other national banks				
Due from State banks and bankers				
Banking house furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned	550 00	550 00	550 00	550 00
Current expenses and taxes paid	1,084 66	71 90	368 51	1,037 04
Premiums on U. S. bonds				
Checks and other cash items	2,497 27	1,782 39	276 08	846 14
Exchanges for clearing house				
Bills of other banks	68 00	1,544 00	3,323 00	918 00
Fractional paper currency, nickels and cents	181 90	65 07	67 02	78 73
Specie { Gold	7,600 00	10,200 00	{ 6,750 00	3,700 00
{ Silver	1,500 00			1,400 00
Legal tender notes	4,500 00	4,000 00	5,000 00	5,000 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$282,948 67	\$281,191 79	\$266,346 44	\$269,561 28
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits	8,627 65	1,895 39	3,614 73	6,077 23
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits, subject to check	15,872 33	14,267 11	20,751 18	19,562 04
Demand certificates of deposit	185,198 69	191,779 29	168,730 53	170,672 01
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$282,948 67	\$281,191 79	\$266,346 44	\$269,561 28

No. 2707.

FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, *President*; L. E. CLARK, *Vice President*; JOHN T. SHAW, *Cashier*.

DIRECTORS—Geo. V. N. Lothrop, Emory Wendell, James McMillan, D. M. Ferry, Wm. J. Chittenden, Lorenzo E. Clark, Don. M. Dickinson, Henry A. Newland, Wm. C. McMillan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$2,349,351 94	\$2,110,083 32	\$2,317,963 04	\$2,698,596 97
Overdrafts	77 95	378 79		695 93
U. S. bonds, to secure circulation	100,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds, to secure deposits	200,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds, on hand				
Stocks, securities, etc.	49,000 00	49,000 00	49,000 00	49,000 00
Due from approved reserve agents	774,162 11	774,626 83	1,311,943 65	543,304 85
Due from other national banks	163,927 56	92,326 05	70,916 39	87,675 22
Due from State banks and bankers	25,185 17	34,404 74	31,705 93	25,987 56
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid	12,648 33	255 35	11,200 97	17,860 94
Premiums on U. S. bonds	50,000 00	48,000 00	48,000 00	42,000 00
Checks and other cash items	1,260 20	1,462 15	2,561 22	265 71
Exchanges for clearing house	28,269 19	37,660 48	48,534 32	30,650 44
Bills of other banks	30,339 00	34,143 00	12,460 00	29,670 00
Fractional paper currency, nickels and cents	1,116 18	691 16	1,359 38	811 38
Specie { Gold..... } { Silver..... }	254,516 95	332,289 20	262,600 50	243,353 22
Legal tender notes	70,460 00	62,969 00	23,531 00	28,300 00
Five per cent redemption fund	4,500 00	5,630 00	6,750 00	6,750 00
Due from U. S. treasurer	1,942 51	12,402 51	1,422 51	17,002 35
Totals	\$4,116,757 09	\$3,896,372 58	\$4,499,948 91	\$4,121,924 57
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	131,265 35	91,475 73	112,174 53	128,845 77
National bank notes outstanding	83,550 00	96,300 00	127,800 00	126,650 00
Dividends unpaid		875 00		
Individual deposits, subject to check	1,970,687 30	1,326,341 86	1,740,701 74	1,356,563 05
Demand certificates of deposit	39,387 61	49,541 13	56,284 13	57,842 02
United States deposit	115,595 49	65,360 38	12,742 30	23,864 07
Deposit of U. S. disbursing officers	79,434 81	90,140 79	136,362 77	92,154 43
Certified checks	1,738 48	4,718 55	2,112 34	19,142 00
Cashiers' checks outstanding	5,563 68	1,163 68	3,185 28	4,010 93
Due to other national banks	241,828 40	398,486 34	545,972 00	537,742 18
Due to State banks and bankers	847,755 97	1,172,469 12	1,162,613 82	1,174,810 12
Notes and bills rediscounted				
Bills payable				
Totals	\$4,116,757 09	\$3,896,372 58	\$4,499,948 91	\$4,121,924 57

No. 3514.

THIRD NATIONAL BANK, DETROIT.

H. P. CRISTY, *President*; J. L. HUDSON, *Vice President*; FRED'K MARVIN, *Cashier*; J. A. DRESSER, *Assistant Cashier*; DEFORREST PAYNE, *Attorney*.

DIRECTORS—W. H. Stevens, H. P. Cristy, J. L. Hudson, F. E. Snow, W. A. Jackson, T. B. Rayl, F. B. Dickerson, W. J. Gould, Fred'k Marvin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,810,761 14	\$2,049,557 03	\$2,317,403 32	\$2,090,594 39
Overdrafts.....	4,365 18	3,455 34	4,866 55	3,193 31
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	13,285 02	13,285 02	31,285 02	31,285 02
Due from approved reserve agents.....	250,336 00	182,767 92	282,131 45	180,514 17
Due from other national banks.....	80,652 09	81,353 93	150,770 35	140,352 10
Due from State banks and bankers.....	32,442 56	45,965 69	41,736 35	41,650 93
Banking house furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate and mortgages owned.....	115,156 33	46,022 86	25,980 62	24,153 91
Current expenses and taxes paid.....	2,535 08	3,857 71		691 67
Premiums on U. S. bonds.....	8,000 00	8,000 00	7,500 00	7,500 00
Checks and other cash items.....	2,960 77	6,340 43	1,572 52	7,389 65
Exchanges for clearing house.....	33,395 45	27,655 68	48,157 49	56,833 54
Bills of other banks.....	11,596 00	5,392 00	9,729 00	5,922 00
Fractional paper currency, nickels and cents.....	287 39	809 73	189 23	352 72
Specie { Gold..... } { Silver..... }	63,420 00	46,740 00	40,015 00	38,160 00
Legal tender notes.....	275,000 00	255,000 00	254,000 00	150,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$2,760,993 06	\$2,832,978 34	\$3,272,086 90	\$2,835,353 41
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	17,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	43,008 54	31,295 00	39,804 20	42,325 25
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		1,496 39		
Individual deposits, subject to check.....	1,114,480 76	824,503 13	765,382 82	445,377 00
Demand certificates of deposit.....	349,049 11	754,471 63	993,670 60	754,719 17
United States deposit.....				
Deposit of U. S. disbursing officer.....				
Certified checks.....	700 00	3,875 00	4,447 49	4,741 27
Cashiers' checks outstanding.....			4,381 95	62,009 81
Due to other national banks.....	342,783 71	295,480 33	455,509 49	467,114 80
Due to State banks and bankers.....	548,970 94	526,856 86	643,890 35	577,580 35
Notes and bills rediscounted.....				116,485 76
Bills payable.....				
Totals.....	\$2,760,993 06	\$2,832,978 34	\$3,272,086 90	\$2,835,353 41

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

M. S. SMITH, *President*; GEO. B. SARTWELL, *Vice President*; HAMILTON DEY, *Cashier*; HERMANN DEY, *Assistant Cashier*.

DIRECTORS—M. S. Smith, D. D. Thorp, Hamilton Dey, Simon J. Murphy, Sam'l Heavenrich, Wm. A. Moore, Thos. W. Palmer, Geo. B. Sartwell, Geo. H. Hopkins, Wm. E. Quinby, Jno. N. Bagley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$2,188,813 77	\$2,285,688 37	\$2,293,854 13	\$2,387,072 62
Overdrafts.....	800 69	2,014 73	563 56	4,831 82
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	298,613 01	275,589 76	276,299 97	436,989 26
Due from other national banks.....	215,095 53	291,669 35	370,858 86	124,910 58
Due from State banks and bankers.....	36,598 03	30,619 22	25,299 38	59,704 45
Banking house furniture and fixtures.....	2,353 50	2,353 50	2,353 50	2,353 50
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	16,770 37	816 46	9,451 96	13,031 13
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,112 77	1,270 94	742 28	1,368 24
Exchanges for clearing house.....	57,501 76	14,961 28	20,265 66	57,368 29
Bills of other banks.....	18,246 00	27,419 00	23,168 00	32,559 00
Fractional paper currency, nickels and cents.....	1,570 46	1,926 76	1,797 45	1,880 22
Specie { Gold.....	101,721 50	117,137 50	145,361 00	189,659 50
{ Silver.....				
Legal tender notes.....	186,300 00	228,250 00	193,900 00	205,250 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....	544 55	504 55	1,314 40	1,104 25
Totals.....	\$3,179,291 94	\$3,332,471 42	\$3,417,480 15	\$3,575,262 86
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	82,541 66	31,144 73	56,859 32	87,385 02
National bank notes outstanding.....	35,500 00	33,460 00	31,300 00	29,060 00
Dividends unpaid.....		820 00	40 00	
Individual deposits subject to check.....	1,372,859 87	1,422,010 30	1,550,222 08	1,732,730 53
Demand certificates of deposit.....	272,779 80	276,655 28	278,348 46	277,567 46
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	538,655 88	688,148 55	623,164 81	588,041 75
Due to State banks and bankers.....	376,954 73	380,232 56	377,545 48	360,478 10
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,179,291 94	\$3,332,471 42	\$3,417,480 15	\$3,575,262 86

2591,

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; F. H. WALKER, *Vice President*; MORRIS L. WILLIAMS, *Cashier*;
FRED. A. SMITH, *Assistant Cashier*.

DIRECTORS—H. McMillan, F. H. Walker, Geo. Hendrie, Joseph H. Berry, W. A. McGraw, Jno. B. Dyar,
T. H. Newberry, M. L. Williams, W. C. Williams.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$2,601,118 07	\$2,187,822 87	\$2,815,723 46	\$2,409,921 71
Overdrafts	242 88	3,826 50	1,023 35	4,327 94
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits	200,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	243,107 79	330,807 20	216,389 31	309,501 49
Due from other national banks	154,768 09	175,570 94	213,280 86	122,212 85
Due from State banks and bankers	168,895 97	159,844 67	56,983 57	151,879 28
Banking house furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds	25,000 00	16,000 00	16,000 00	16,000 00
Checks and other cash items	3,584 53	31,680 82	3,138 03	370 40
Exchanges for clearing house	38,181 40	41,257 47	53,055 00	22,876 40
Bills of other banks	3,597 00	3,885 00	1,984 00	5,522 00
Fractional paper currency, nickels and cents	650 74	679 00	834 84	522 03
Specie { Gold	223,499 00	221,177 00	236,986 50	215,743 00
{ Silver				
Legal tender notes	182,000 00	249,000 00	209,000 00	150,000 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer				5,000 00
Totals	\$3,900,645 47	\$3,577,301 47	\$4,030,148 92	\$3,619,627 10
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	137,343 62	130,462 59	146,527 91	147,555 56
National bank notes outstanding	43,610 00	42,490 00	39,920 00	38,230 00
Dividends unpaid		320 00	40 00	
Individual deposits subject to check	1,497,535 34	1,064,882 39	1,208,466 15	1,269,977 77
Demand certificates of deposit	323,597 54	428,755 19	514,712 58	416,087 69
United States deposit	176,769 23	127,972 40	120,531 39	123,144 70
Deposit of U. S. disbursing officers	23,218 77	14,207 50	25,297 54	11,173 16
Certified checks				
Cashier's checks outstanding				
Due to other national banks	468,923 04	516,750 68	546,102 80	362,389 32
Due to State banks and bankers	629,642 93	651,460 72	828,490 55	650,765 90
Notes and bills rediscounted				
Bills payable				
Totals	\$3,900,645 47	\$3,577,301 47	\$4,030,148 92	\$3,619,627 10

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALEX. MCPHERSON, *President*; WM. C. COLBURN, *Vice President*; WM. T. DEGRAFF, *Cashier*;
D. STEWARD, JR., *Assistant Cashier*.

DIRECTORS—R. A. Alger, W. C. Colburn, A. Lewis, H. P. Baldwin 2d, A. McPherson, C. Endicott,
T. D. Bahl, J. F. Joy, E. T. Slocum.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$3,036,980 33	\$2,918,112 40	\$2,815,912 71	\$2,841,671 06
Overdrafts.....	373 33	411 14	12,467 03	5,848 53
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
Bills in transit.....				31,136 80
U. S. bonds, on hand.....				
Stocks, securities, etc.....	17,000 00	17,000 00	17,000 00	3,000 00
Due from approved reserve agents.....	375,574 80	429,555 16	480,56 35	376,034 78
Due from other national banks.....	177,676 19	201,581 50	218,274 31	152,988 77
Due from State banks and bankers.....	19,225 65	36,341 82	56,072 03	24,361 14
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	7,500 00	7,000 00	7,000 00	7,000 00
Current expenses and taxes paid.....	16,385 30	2,884 34		17,450 59
Premiums on U. S. bonds.....				
Checks and other cash items.....	9,859 53	2,207 10	2,936 55	5,593 61
Exchanges for clearing house.....	27,378 70	32,495 50	43,540 34	63,864 30
Bills of other banks.....	8,748 00	18,643 00	8,417 00	13,889 00
Fractional paper currency, nickels and cents.....	1,180 74	890 07	934 05	652 47
Specie { Gold.....	232,952 00	258,790 00	203,673 00	170,645 00
{ Silver.....				
Legal tender notes.....	114,739 00	96,435 00	106,441 00	115,993 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 09	2,250 00
Due from U. S. treasurer.....		11,000 00	12,000 00	6,000 00
Totals.....	\$4,097,823 62	\$4,085,597 08	\$4,037,483 37	\$3,888,174 05
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	140,000 00	143,000 00	146,000 00	146,000 00
Undivided profits.....	138,217 21	116,851 10	110,454 41	148,463 64
National bank notes outstanding.....	42,290 00	39,700 00	37,710 00	45,000 00
Dividends unpaid.....	166 00	996 00	19,913 63	10 00
Individual deposits subject to check.....	1,262,635 95	1,101,947 43	1,081,599 67	1,044,930 66
Demand certificates of deposit.....	354,640 36	319,289 80	320,197 50	306,760 75
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	1,501 00	2,193 62	5,501 00	6,490 96
Cashiers' checks outstanding.....				
Due to other national banks.....	460,387 51	578,139 68	651,130 22	372,619 24
Due to State banks and bankers.....	697,985 59	753,479 40	664,976 94	671,565 47
Notes and bills rediscounted.....				146,333 33
Bills payable.....				
Totals.....	\$4,097,823 62	\$4,085,597 08	\$4,037,483 37	\$3,888,174 05

No. 2365.

MERCHANTS AND MANUFACTURERS' NATIONAL BANK, DETROIT.

T. H. HINCHMAN, *President*; D. WHITNEY, JR., *Vice President*; H. L. O'BRIEN, *Cashier*.
W. E. REILLY, *Assistant Cashier*.

DIRECTORS—T. H. Hinchman, H. K. White, W. H. Brace, N. G. Williams, Jerome Croul, H. M. Campbell,
Charles Stinchfield, David Whitney, Jr., J. B. Book.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,558,434 57	\$1,634,174 12	\$1,676,102 18	\$1,743,418 64
Overdrafts.....	1,183 18	126 34	711 19	361 32
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	17,500 00	7,500 00	7,500 00	3,000 00
Due from approved reserve agents.....	302,169 16	354,670 09	280,032 57	215,044 38
Due from other national banks.....	103,938 63	120,908 43	100,596 93	109,119 87
Due from State banks and bankers.....	82,632 20	93,635 32	119,530 73	71,125 77
Banking house furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,450 00
Other real estate and mortgages owned.....	61,818 56	58,056 06	58,056 06	58,056 06
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	8,000 00	8,000 00	8,000 00	8,000 00
Checks and other cash items.....	552 98	349 30	1,893 51	4,060 19
Exchanges for clearing house.....	38,872 71	46,678 51	47,693 25	50,569 00
Bills of other banks.....	8,408 00	13,412 00	9,113 00	10,666 00
Fractional paper currency, nickels and cents.....	844 03	806 96	966 50	794 00
Specie { Gold.....	132,700 00	117,850 00	111,700 00	113,300 00
{ Silver.....				
Legal tender notes.....	72,000 00	80,000 00	95,000 00	110,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....			5,462 00	
Totals.....	\$2,444,809 07	\$2,591,917 13	\$2,577,612 92	\$2,553,218 23
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	22,497 09	10,593 02	11,283 41	23,095 53
National bank notes outstanding.....	39,200 00	44,230 00	41,200 00	43,200 00
Dividends unpaid.....				
Individual deposits subject to check.....	420,694 02	556,414 08	510,988 96	676,112 30
Demand certificates of deposit.....	129,227 79	112,574 65	112,553 12	122,517 02
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	1,500 00	630 00		725 66
Cashier's checks outstanding.....	209 56	773 58	7,431 94	638 47
Due to other national banks.....	447,026 62	514,971 96	479,309 84	478,076 06
Due to State banks and bankers.....	784,453 99	751,729 84	814,895 65	608,553 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,444,809 07	\$2,591,917 13	\$2,577,612 92	\$2,553,218 23

No. 3730.

THE PRESTON NATIONAL BANK, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; J. P. GILMORE, *Cashier*.

DIRECTORS—Jno. Canfield, W. R. Burt, W. D. Preston, T. W. Palmer, F. W. Hayes, C. A. Black, W. H. Elliott, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$3,148,246 30	\$3,086,558 37	\$3,313,082 89	\$3,273,361 37
Overdrafts.....	1,204 55	2,545 70	3,043 59	5,971 01
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	1,000,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	405,721 78	448,672 54	311,168 51	576,856 35
Due from other national banks.....	152,894 86	228,712 27	183,084 60	193,570 55
Due from State banks and bankers.....	92,279 53	102,381 98	73,526 34	57,949 23
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	7,500 00	7,500 00	7,500 00	150,000 00
Checks and other cash items.....	2,009 89	1,844 01	5,824 97	676 74
Exchanges for clearing house.....	25,245 72	63,402 06	31,258 19	41,945 62
Bills of other banks.....	10,570 00	30,706 00	29,080 00	16,682 00
Fractional paper currency, nickels and cents.....	449 29	307 67	222 44	229 49
Specie { Gold.....	144,626 50	183,024 00	138,769 00	114,091 00
{ Silver.....				
Legal tender notes.....	206,000 00	205,000 00	235,100 00	143,525 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	14,250 00
Due from U. S. treasurer.....		1,000 00	1,000 00	
Totals.....	\$4,248,998 42	\$4,313,899 60	\$4,384,860 03	\$5,589,108 35
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	50,000 00	55,000 00	55,000 00	55,000 00
Undivided profits.....	48,705 63	27,364 58	36,275 29	42,510 31
National bank notes outstanding.....	43,250 00	40,450 00	38,350 00	388,000 00
Dividends unpaid.....				
Individual deposits subject to check.....	1,179,901 38	1,269,265 10	1,330,716 74	1,167,620 28
Demand certificates of deposit.....	654,380 44	656,799 24	663,615 14	756,455 93
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	81,620 94	5,715 47	7,219 91	2,140 61
Cashiers' checks outstanding.....	5,427 20	8,958 93	2,521 91	3,261 83
Due to other national banks.....	631,271 27	660,787 97	639,072 01	1,082,164 90
Due to State banks and bankers.....	554,441 56	589,558 31	612,089 03	575,954 49
United States bond account.....				516,000 00
Bills payable.....				
Totals.....	\$4,218,998 42	\$4,313,899 60	\$4,384,860 03	\$5,589,108 35

No. 3487.

UNION NATIONAL BANK, DETROIT.

JNO. P. FISKE, *President*; AUGUST RASCH, *Vice President*; JNO. B. PADBERG, *Cashier*.

DIRECTORS—W. L. Smith, Thos. McGraw, F. D. Eatherly, R. Kempf, E. W. Voight, P. A. Ducey, Jno. P. Fleitz, A. Rasch, Jno. P. Fiske.

Resources.	Report of May 17,	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$585,927 00	\$569,827 37	\$589,712 33	\$675,700 02
Overdrafts.....	715 21	354 77	135 16	404 84
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	52,162 62	87,313 14	125,261 47	93,945 62
Due from other national banks.....	10,604 55	15,398 15	9,562 39	6,420 23
Due from State banks and bankers.....	6,696 41	7,847 63	3,741 74	3,936 88
Banking house furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	4,824 92	240 00	3,999 22	6,068 27
Premiums on U. S. bonds.....	8,000 00	8,000 00	8,000 00	6,500 00
Checks and other cash items.....	2,635 71	3,106 93	1,492 88	3,436 20
Exchanges for clearing house.....	11,770 33	12,546 85	14,491 75	8,755 78
Bills of other banks.....	28,572 00	8,103 00	12,176 00	8,354 00
Fractional paper currency, nickels and cents.....	152 80	140 06	139 19	328 57
Specie { Gold.....	41,109 85	52,728 80	36,999 55	37,119 95
{ Silver.....				
Legal tender notes.....	18,220 00	41,965 00	34,281 00	23,987 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....		800 00	1,000 00	
Totals.....	\$826,641 40	\$863,621 70	\$896,342 68	\$930,202 36
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	27,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	13,270 06	2,332 63	9,645 71	15,640 63
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		1,212 00	293 50	26 75
Individual deposits subject to check.....	239,344 20	321,418 44	333,999 65	335,405 90
Demand certificates of deposit.....	168,400 17	168,219 04	162,282 97	194,301 69
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	8,737 66	7,125 66	2,915 87	8,115 25
Cashiers' checks outstanding.....			790 52	
Due to other national banks.....	24,658 00	21,528 98	16,499 91	15,264 35
Due to State banks and bankers.....	48,231 31	66,784 95	94,914 55	86,444 83
Notes and bills rediscounted.....	57,000 00			
Bills payable.....				
Totals.....	\$826,641 40	\$863,621 70	\$896,342 68	\$930,202 36

REPORT OF THE COMMISSIONER OF

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

A. J. BOWNE, *President*; A. C. DUTTON, *Vice President*; F. H. DeGOLIA, *Cashier*.
A. OSBORN, *Assistant Cashier*.

DIRECTORS—S. M. Wilkins, A. Crawford, P. Leonard, A. C. Dutton, F. H. DeGolia, Dan'l Striker,
A. J. Bowne.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$150,503 30	\$146,295 32	\$141,984 43	\$155,175 80
Overdrafts.....	242 62	577 15	385 62	906 60
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	6,018 77	12,265 30	6,773 16	10,856 13
Due from other national banks.....	5,000 00	5,000 00	5,000 00	5,427 26
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,834 50	12 96	1,213 01	2,440 97
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Checks and other cash items.....	62 81	107 65	78 01	85 06
Exchanges for clearing house.....				
Bills of other banks.....		100 00	95 00	100 00
Fractional paper currency, nickels and cents.....	39 58	41 85	6 13	31 21
Specie { Gold.....	7,390 00	3,385 00	4,720 00	3,715 00
{ Silver.....	134 85	241 65	155 70	135 90
Legal tender notes.....	8,159 00	8,669 00	6,595 00	4,150 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$201,647 93	\$198,958 88	\$189,268 56	\$204,886 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,837 43	5,145 08	7,799 29	11,445 20
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....	32 16	266 16	13 86	13 86
Individual deposits subject to check.....	25,148 55	29,355 49	25,538 55	17,868 24
Demand certificates of deposit.....	79,363 50	79,324 80	76,260 45	72,796 94
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	521 23	1,198 80	1,163 27	8,196 49
Due to State banks and bankers.....	2,329 16	3,024 41	243 14	1,261 62
Notes and bills rediscounted.....	14,165 90	9,393 64	7,000 00	22,054 08
Bills payable.....				
Totals.....	\$201,647 93	\$198,958 88	\$189,268 56	\$204,886 43

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; R. LYMAN, *Cashier*.

DIRECTORS—Samuel Mitchell, Edward R. Hall, F. H. Van Cleve, C. C. Royce, A. Maitland.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$266,937 58	\$335,519 62	\$375,493 30	\$328,069 65
Overdrafts.....	10 01	17 96	6 88	92 11
U. S. bonds, to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	25,000 00	30,000 00	30,000 00	30,000 00
Due from approved reserve agents.....	111,708 23	62,214 54	38,393 30	32,075 83
Due from other national banks.....	7,432 74	1,855 07	2,070 79	2,226 93
Due from State banks and bankers.....	326 93	1,469 62	882 89	383 07
Banking house furniture and fixtures.....	14,668 00	14,668 00	14,668 00	14,668 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,007 23	504 49	976 24	581 89
Premiums on U. S. bonds.....	2,500 00	2,425 00	2,425 00	2,425 00
Checks and other cash items.....	3,678 14	381 86	213 29	6,079 26
Exchanges for clearing house.....				
Bills of other banks.....	1,684 00	6,406 00	4,192 00	5,180 00
Fractional paper currency, nickels and cents.....	456 08	173 34	168 75	116 80
Specie { Gold.....	35,914 00	31,520 00	30,302 00	{ 30,815 00
{ Silver.....				{ 3,036 00
Legal tender notes.....	5,000 00			
Five per cent redemption fund.....	675 00	675 00	675 00	675 00
Due from U. S. treasurer.....				
Totals.....	\$491,997 94	\$502,830 00	\$518,467 44	\$471,424 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	5,908 06	1,108 76	5,719 48	7,865 25
National bank notes outstanding.....	13,500 00	13,500 00	13,500 00	13,500 00
Dividends unpaid.....				
Individual deposits subject to check.....	151,582 25	170,749 01	164,877 66	143,360 72
Demand certificates of deposit.....	256,007 63	249,288 02	267,498 54	240,220 36
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		1,194 50	1,851 00	471 16
Due to State banks and bankers.....		1,989 71	20 76	1,007 05
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$491,997 94	\$502,830 00	\$518,467 44	\$471,424 54

No. 3361.

FIRST NATIONAL BANK, FLINT.

DAVID S. FOX, *President*; BENJAMIN COTHERIN, *Vice President*; CHAS. S. BROWN, *Cashier*.

DIRECTORS—H. L. Pierson, L. J. Hitchcock, S. C. Randall, F. Dullam, Wm. Hamilton, Wm. L. Smith, Chas. S. Brown, B. Cotherin, D. S. Fox.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$448,621 63	\$420,650 52	\$451,592 83	\$454,354 13
Overdrafts.....	2,521 85	2,429 59	3,018 38	3,316 00
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	69,102 89	69,302 81	67,187 77	85,159 59
Due from approved reserve agents.....	36,569 09	77,933 93	64,082 82	43,032 20
Due from other national banks.....	81 59	1,021 97	840 08	
Due from State banks and bankers.....	6,937 46	9,686 88	9,611 66	10,892 56
Banking house furniture and fixtures.....	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	7,450 75	779 04	4,625 15	8,456 62
Premiums on U. S. bonds.....	8,500 00	8,500 00	8,500 00	8,500 00
Checks and other cash items.....	2,479 61	2,595 00	2,539 61	4,344 83
Exchanges for clearing house.....				
Bills of other banks.....	380 00	280 00	490 00	345 00
Fractional paper currency, nickels and cents.....	95 12	75 25	126 69	55 25
Specie { Gold.....	10,725 00	2,200 00	12,951 00	10,722 50
{ Silver.....	3,289 00	3,552 00		
Legal tender notes.....	12,400 00	9,500 00	10,000 00	11,900 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$682,403 99	\$681,756 99	\$708,815 99	\$718,312 68
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	13,000 00	12,000 00	12,000 00	12,000 00
Undivided profits.....	13,879 19	3,123 03	10,530 12	18,122 29
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		800 00	200 00	
Individual deposits, subject to check.....	75,405 65	74,856 12	71,626 50	81,076 57
Demand certificates of deposit.....	331,071 70	340,526 74	364,962 83	356,550 77
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....				75 69
Due to State banks and bankers.....	4,047 45	5,451 10	4,496 54	5,487 36
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$682,403 99	\$681,756 99	\$708,815 99	\$718,312 68

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN, GRAND HAVEN.

DWIGHT CUTLER, *President*; NELSON R. HOWLETT, *Vice President*; GEORGE STICKNEY, *Cashier*.

DIRECTORS—Dwight Cutler, Wm. Savidge, Dwight Cutler, Jr., Chas. E. Wyman, G. W. A. Smith, Geo. A. Farr, N. R. Howlett, Sherman H. Boyce, Geo. Stickney.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$905,308 45	\$299,490 77	\$311,070 29	\$302,131 00
Overdrafts	1,552 79	2,715 49	3,177 27	1,975 53
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.		530 00	530 00	
Due from approved reserve agents	34,747 85	54,411 02	62,454 15	75,067 40
Due from other national banks	4,708 15	11,496 67	2,720 63	6,901 51
Due from State banks and bankers	4,218 47	1,336 93	826 13	
Banking house furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	3,354 61	112 50	2,328 70	
Premiums on U. S. bonds	3,750 00	3,750 00	3,750 00	3,750 00
Checks and other cash items	193 10	1,596 05	166 73	1,133 97
Exchanges for clearing house				
Bills of other banks	6,229 00	6,799 00	3,636 00	1,985 00
Fractional paper currency, nickels and cents	276 40	245 91	257 79	217 10
Specie { Gold	2,162 50	2,942 50	3,607 50	12,510 00
{ Silver	3,356 25	3,059 10	4,419 90	6,533 15
Legal tender notes	20,000 00	15,000 00	20,000 00	5,221 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$419,487 57	\$433,140 94	\$448,570 09	\$447,050 66
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	2,500 00	3,500 00	3,500 00	3,500 00
Undivided profits	8,028 29	837 90	5,610 81	5,803 96
National bank notes outstanding	21,900 00	22,500 00	21,800 00	22,500 00
Dividends unpaid		125 00		
Individual deposits subject to check	114,158 43	140,204 74	132,040 78	122,622 91
Demand certificates of deposit	158,900 85	159,973 80	185,137 82	192,470 15
U. S. deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks			450 68	153 64
Due to State banks and bankers				
Notes and bills re-discounted	14,000 00	6,000 00		
Bills payable				
Totals	\$419,487 57	\$433,140 94	\$448,570 09	\$447,050 66

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

D. A. BLODGETT, *President*; G. W. GAY, *Vice President*; WM. H. ANDERSON, *Cashier*.
JNO. A. SEYMOUR, *Assistant Cashier*.

DIRECTORS—A. J. BOWNE, D. A. Blodgett, W. H. Anderson, Wm. Sears, G. W. Gay, S. M. Lemon,
G. K. Johnson, A. D. Rathbone, C. Bertsch.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$941,782 40	\$978,270 58	\$973,926 75	\$920,854 83
Overdrafts.....	1,387 39	8,728 94	1,886 90	8,615 73
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	6,224 70	5,814 33	3,814 33	3,581 72
Due from approved reserve agents.....	95,933 06	85,183 81	117,689 16	195,557 10
Due from other national banks.....	13,118 86	19,246 68	16,320 24	14,772 23
Due from State banks and bankers.....	14,744 52	19,795 54	14,816 86	15,945 43
Banking house furniture and fixtures.....	2,868 83	2,868 83	2,868 83	2,868 83
Other real estate and mortgages owned.....	69,391 11	64,962 31	64,942 31	65,106 51
Current expenses and taxes paid.....	6,638 13	95 20	4,251 34	10,732 46
Premiums on U. S. bonds.....	7,500 00	7,500 00	7,500 00	7,500 00
Checks and other cash items.....	2,777 11	1,670 09	741 05	835 03
Exchanges for clearing house.....	12,269 86	7,008 05	8,094 38	8,441 61
Bills of other banks.....	8,075 00	5,810 00	7,100 00	9,851 00
Fractional paper currency, nickels and cents.....	735 22	283 44	487 54	438 58
Specie { Gold.....	20,932 50	33,105 00	28,872 50	18,757 50
{ Silver.....	8,911 10	14,110 75	7,909 30	10,292 35
Legal tender notes.....	35,000 00	25,000 00	25,000 00	30,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$1,300,534 79	\$1,331,703 55	\$1,333,471 49	\$1,370,900 91
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	28,000 00	28,000 00	28,000 00	28,000 00
Undivided profits.....	20,959 97	2,699 15	14,468 22	21,041 03
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....				
Individual deposits subject to check.....	366,268 97	390,882 55	322,064 24	382,633 37
Demand certificates of deposit.....	399,028 99	389,819 68	417,532 01	408,355 54
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	318 28	750 00	700 00	4 10
Cashiers' checks outstanding.....	8 00	10 00	266 66	
Due to other national banks.....	20,138 52	24,505 75	23,158 39	8,019 44
Due to State banks and bankers.....	120,812 06	150,086 42	182,281 94	177,847 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,300,534 79	\$1,331,703 55	\$1,333,471 49	\$1,370,900 91

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

J. E. EARLE, *President*; J. H. BONNELL, *1st Vice President*; T. W. STRAHAN, *2d Vice President*;
W. H. FOWLER, *Cashier*.

DIRECTORS—J. E. Earle, J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Weiden, A. V. Mann, E. S. Pierce, A. G. Hodenpyl, J. D. Utley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$246,803 39	\$247,570 86	\$270,210 95	\$282,461 95
Overdrafts.....	300 04	28 73	172 55	573 66
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....			549 01	549 01
Due from approved reserve agents.....	19,950 14	25,858 06	33,202 84	30,176 35
Due from other national banks.....	3,096 31	549 01	2 75	
Due from State banks and bankers.....	3,897 61	4,550 79	9,427 50	5,183 77
Banking house furniture and fixtures.....	2,175 05	2,805 75	2,986 03	2,996 03
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,942 94	459 06	2,023 23	3,334 60
Premiums on U. S. bonds.....				
Checks and other cash items.....	325 97	632 37	1,514 67	2,174 00
Exchanges for clearing house.....	700 26	1,386 38	2,717 23	3,186 80
Bills of other banks.....	11,382 00	12,614 00	13,738 00	5,840 00
Fractional paper currency, nickels and cents.....	161 99	148 75	56 80	72 50
Specie { Gold.....	16,017 50	14,360 00	13,440 00	14,820 00
{ Silver.....	2,302 05	1,876 95	3,689 70	1,496 45
Legal tender notes.....	650 00	1,200 00	1,850 00	1,850 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$335,830 25	\$340,165 71	\$381,706 31	\$380,840 12
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	5,739 93	1,015 83	3,930 31	9,287 37
National bank notes outstanding.....	22,500 00	21,700 00	21,100 00	20,820 00
Dividends unpaid.....				
Individual deposits subject to check.....	100,806 36	105,838 01	124,678 33	119,913 96
Demand certificates of deposit.....	96,300 44	98,611 82	118,997 67	117,818 79
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	483 52			
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$335,830 25	\$340,165 71	\$381,706 31	\$380,840 12

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

E. F. UHL, *President*; FREEMAN GODFREY, *Vice President*; F. M. DAVIS, *Cashier*;
J. L. BENJAMIN, *Assistant Cashier*.

DIRECTORS—Sam'l Sears, Jno. E. Peck, Chas. Shepard, S. F. Godfrey, G. H. Long, C. S. Hazeltine,
W. G. Herpolsheimer, M. J. Clark, D. H. Waters, F. Godfrey, E. F. Uhl, E. Putnam,
J. Houseman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,269,191 05	\$1,242,588 15	\$1,151,905 27	\$1,175,382 90
Overdrafts.....	4,214 24	7,162 41	5,779 75	2,178 99
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stock, securities, etc.....				
Due from approved reserve agents.....	356,029 87	392,163 13	514 957 15	315,020 50
Due from other national banks.....	20,304 45	10,144 54	5,937 78	32,866 70
Due from State banks and bankers.....	7,103 57	6,013 58	8,092 59	7,604 17
Banking house furniture and fixtures.....	33,549 17	33,549 17	33,549 17	33,549 17
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	6,908 80	297 92	4,424 66	7,885 44
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00
Checks and other cash items.....	318 05			
Exchanges for clearing house.....	10,661 97			
Bills of other banks.....	18,300 00	126,190 31	117,491 26	184,780 35
Fractional paper currency, nickels and cents.....	289 32			
Specie { Gold.....	55,070 00			
{ Silver.....	7,000 00			
Legal tender notes.....	31,021 00			
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....	1,150 00		900 00	800 00
Totals.....	\$1,875,861 49	\$1,872,859 21	\$1,897,787 63	\$1,764,298 22
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	87,021 56	66,286 49	83,640 49	97,878 20
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....	664 00	8,186 00	1,034 00	774 00
Individual deposits, subject to check.....	443,224 39			
Demand certificates of deposit.....	410,025 21			
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Deposits.....		1,153,386 72	1,168,113 14	1,020,846 02
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	87,060 48			
Due to State banks and bankers.....	202,865 85			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,875,861 49	\$1,872,859 21	\$1,897,787 63	\$1,764,298 22

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

THOS. D. GILBERT, *President*; GEO. G. BRIGGS, *Vice President*; J. FREDERIC BAARS, *Cashier*;
E. H. HUNT, *Assistant Cashier*.

DIRECTORS—T. D. Gilbert, R. C. Luce, G. G. Briggs, T. Stewart White, N. L. Avery, L. D. Putnam,
Jno. C. Fitz Gerald, C. Morton, P. C. Fuller, T. J. O'Brien, D. M. Amberg,
J. F. Baars, E. H. Hunt.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$1,169,056 92	\$1,189,092 28	\$1,157,489 71	\$1,801,020 19
Overdrafts	3,280 86	2,625 47	1,253 73	5,440 11
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, on hand	1,700 00	1,700 00	2,700 00	2,700 00
Stocks, securities, etc.	13,002 54	14,002 54	18,002 54	18,106 57
Due from approved reserve agents	279,766 43	283,152 10	287,475 51	151,539 28
Due from other national banks	8,288 92	10,757 84	4,184 78	2,554 69
Due from State banks and bankers	15,282 15	40,099 34	59,609 37	36,475 69
Banking house furniture and fixtures	52,300 00	52,300 00	52,300 00	52,300 00
Other real estate and mortgages owned	34,589 99	840 40	840 40	840 40
Current expenses and taxes paid	7,579 46	541 83	4,638 18	8,295 95
Premiums on U. S. bonds	16,000 00	15,000 00	15,000 00	15,000 00
Checks and other cash items	1,817 25	889 60	1,337 71	1,172 37
Exchanges for clearing house	53,407 45	57,308 18	93,774 68	61,321 39
Bills of other banks	29,660 00	35,567 00	25,472 00	39,519 00
Fractional paper currency, nickels and cents	850 00	685 00	200 00	500 00
Specie { Gold	86,521 17	88,970 97	89,276 57	90,824 37
{ Silver	7,518 76	11,635 16	6,092 99	8,454 54
Legal tender notes	27,000 00	30,000 00	26,000 00	40,000 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer				
Totals	\$1,909,871 40	\$1,887,417 71	\$1,947,898 17	\$1,937,414 65
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	70,000 00	75,000 00	75,000 00	75,000 00
Undivided profits	34,446 09	10,477 30	22,276 05	46,099 29
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid		4,828 00	588 00	552 00
Individual deposits subject to check	418,150 82	432,573 29	480,988 99	386,692 53
Demand certificates of deposit	769,553 27	769,864 14	764,781 60	834,682 14
U. S. deposit	46,005 87	44,783 99	36,171 71	36,088 95
Deposit of U. S. disbursing officers	2,946 44	175 59	2,316 05	4,138 37
Certified checks	13,621 38	211 73	10,449 00	441 97
Cashier's checks outstanding				
Due to other national banks	2,951 57	1,548 75	2,522 03	2,044 96
Due to State banks and bankers	7,195 96	2,954 92	7,804 74	6,079 44
Notes and bills rediscounted				
Bills payable				
Totals	\$1,909,871 40	\$1,887,417 71	\$1,947,898 17	\$1,936,814 65

REPORT OF THE COMMISSIONER OF

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

M. L. SWEET, *President*; JAMES M. BARNETT, *Vice President*; HARVEY J. HOLLISTER, *Cashier*;
CLAY H. HOLLISTER, *Assistant Cashier*.

DIRECTORS—M. L. Sweet, James M. Barnett, Williard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby, W. O. Hughart, F. Loettgert, L. E. Hawkins, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$2,112,599 61	\$2,137,370 99	\$2,261,340 59	\$2,427,732 40
Overdrafts.....	5,388 91	8,811 24	7,879 69	9,824 86
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	34,900 00	34,900 00	35,247 50	15,247 50
Due from approved reserve agents.....	434,824 14	799,981 96	743,086 07	529,304 00
Due from other national banks.....	18,335 83	49,631 20	21,413 58	22,529 39
Due from State banks and bankers.....	8,524 43	11,464 43	9,490 63	14,575 26
Banking house furniture and fixtures.....	13,909 22	13,151 72	13,500 64	13,500 64
Other real estate and mortgages owned.....	14,911 98	14,381 98	29,381 98	29,381 98
Current expenses and taxes paid.....	8,128 91	89 01	5,152 05	8,699 93
Premiums on U. S. bonds.....	8,000 00	8,000 00	8,000 00	8,000 00
Checks and other cash items.....	17,296 25	18,264 58	20,259 52	2,811 23
Exchanges for clearing house.....	14,898 95	15,859 12	10,867 96	9,579 76
Bills of other banks.....	32,268 00	61,051 00	71,479 00	102,733 00
Fractional paper currency, nickels and cents.....	111 50	140 09	155 49	62 91
Specie { Gold.....	74,981 21	} 99,775 41	134,162 15	154,521 60
{ Silver.....	2,281 65			
Legal tender notes.....	24,000 00			
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....	5,000 00	4,000 00		7,000 00
Totals.....	\$2,882,560 65	\$3,329,422 73	\$3,423,666 85	\$3,407,754 56
Liabilities.				
Capital stock paid in.....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund.....	125,000 00	135,000 00	135,000 00	135,000 00
Undivided profits.....	99,685 86	59,102 60	86,871 26	110,431 68
National bank notes outstanding.....	45,000 00	45,000 00	42,960 00	43,500 00
Dividends unpaid.....	410 00	3,082 00	382 00	174 00
Individual deposits subject to check.....	490,416 06	585,433 24	597,020 20	576,056 16
Demand certificates of deposit.....	1,131,641 69	1,185,311 39	1,228,228 84	1,200,199 78
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	578 92	270 47	64 90	114 67
Cashiers' checks outstanding.....				
Due to other national banks.....	32,949 18	229,366 80	345,578 23	280,584 21
Due to State banks and bankers.....	156,878 94	266,856 23	187,561 42	261,694 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,882,560 65	\$3,329,422 73	\$3,423,666 85	\$3,407,754 56

No. 3243.

CITY NATIONAL BANK, GREENVILLE.

LEROY MOORE, *President*; H. N. ANDERSON, *Vice President*; A. C. PHELPS, *Cashier*.

DIRECTORS—A. C. Phelps, E. H. Leaming, Jno. J. Foster, H. N. Anderson, LeRoy Moore.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$225,577 07	\$238,572 83	\$249,589 39	\$250,052 35
Overdrafts.....	2,950 21	3,177 05	1,419 39	2,991 36
U. S. Bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	29,366 33	8,134 29	23,506 01	10,051 90
Due from other national banks.....	9,010 90	2,845 89	2,891 34	7,887 69
Due from State banks and bankers.....	1,849 58		1,881 24	58 48
Banking house furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,112 14	2,873 33	3,690 84	4,691 44
Premiums on U. S. bonds.....	2,046 88	2,046 88	1,846 88	1,846 88
Checks and other cash items.....	905 69	789 19	123 74	378 27
Exchanges for clearing house.....				
Bills of other banks.....	1,145 00	1,525 00	780 00	1,320 00
Fractional paper currency, nickels and cents.....	123 72	115 30	68 88	76 54
Specie { Gold.....	13,342 30	{ 15,378 70	6,795 00	4,330 00
{ Silver.....			2,003 35	5,353 25
Legal tender notes.....	8,326 00	9,606 00	2,533 00	6,253 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$311,018 32	\$299,826 96	\$311,891 56	\$310,053 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,064 28	6,064 28	6,064 28	6,064 28
Undivided profits.....	4,032 97	6,624 45	8,776 85	11,826 82
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	80,367 45	65,468 08	75,860 65	55,839 43
Demand certificates of deposit.....	149,147 86	156,127 05	152,506 21	158,681 80
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		3,088 68	512 06	
Due to State banks and bankers.....		1,204 42		592 82
Notes and bills rediscounted.....	10,155 76		6,921 51	15,858 51
Bills payable.....				
Totals.....	\$311,018 32	\$299,826 96	\$311,891 56	\$310,053 66

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

S. D. NORTH, *President*; PETER RUPPE, *Vice President*; WM. CONDON, *Cashier*.DIRECTORS—S. D. North, P. Ruppe, J. A. Close, Wm. Condon, Wm. Harry, Sam'l B. Harris,
F. A. Douglass.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$539,923 48	\$498,148 09	\$502,963 99	\$514,838 81
Overdrafts	6,003 84	4,163 21	3,903 35	2,173 42
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	8,800 00	8,800 00	8,470 50	8,470 50
Due from approved reserve agents	115,552 35	167,863 29	137,399 86	124,905 09
Due from other national banks	3,062 53	8,691 32	10,450 97	7,861 07
Due from State banks and bankers	20,397 58	22,232 74	14,790 35	12,317 93
Banking house furniture and fixtures	24,218 64	24,218 64	24,218 64	24,218 64
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid	8,652 77	1,196 97	4,087 27	181 21
Premiums on U. S. bonds	8,500 00	8,500 00	7,500 00	7,500 00
Checks and other cash items	1,044 59	1,106 62	2,094 40	642 10
Exchanges for clearing house				
Bills of other banks	6,380 00	6,440 00	4,090 00	8,330 00
Fractional paper currency, nickels and cents	251 58	301 81	201 69	201 37
Specie { Gold	33,428 05	27,070 98	18,578 79	32,776 78
{ Silver				
Legal tender notes	23,990 00	18,340 00	17,560 00	45,660 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer			3,100 00	
Totals	\$857,455 46	\$854,323 67	\$816,659 81	\$847,821 92
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	45,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	33,649 70	14,007 74	21,496 94	12,500 87
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid	650 00	800 00	250 00	1,040 00
Individual deposits subject to check	517,085 24	535,557 46	493,307 58	511,901 89
Demand certificates of deposit	9,399 34	6,507 50	5,388 38	24,034 95
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	72 38	72 38		
Cashiers' checks outstanding				
Due to other national banks	6,227 08	2,378 59	1,131 20	2,795 30
Due to State banks and bankers	371 72		85 71	543 91
Notes and bills rediscounted				
Bills payable				
Totals	\$857,455 46	\$854,323 67	\$816,659 81	\$847,821 92

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

A. J. BOWNE, *President*; DAN'L STRIKER, *Vice President*; W. D. HAYES, *Cashier*.

DIRECTORS—Dan'l Striker, F. D. Pratt, W. D. Hayes, J. F. Goodyear, A. J. Bowne.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$218,831 75	\$212,944 59	\$234,593 74	\$226,760 29
Overdrafts.....	2,153 94	625 00	6,143 00	3,959 25
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	300 00	534 50	534 50	534 50
Due from approved reserve agents.....	3,490 46	20,683 54	9,706 63	985 04
Due from other national banks.....	5,205 10			
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	17,500 00	17,500 00	17,500 00	17,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,224 77	50 39	1,351 36	2,162 76
Premiums on U. S. bonds.....				
Checks and other cash items.....	4,466 26	206 20	13 91	559 52
Exchanges for clearing house.....				
Bills of other banks.....	235 00	1,010 00		11 00
Fractional paper currency, nickels and cents.....	252 60	123 53	7 82	18 72
Specie { Gold.....	7,731 35	2,550 10	5,097 05	6,062 90
{ Silver.....				
Legal tender notes.....	4,700 00	13,008 00	6,020 00	4,400 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$294,216 23	\$295,360 85	\$307,093 01	\$289,078 98
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	5,000 00
Undivided profits.....	5,679 97	1,324 81	3,044 66	3,947 03
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits, subject to check.....	57,398 24	62,070 74	64,230 59	58,536 20
Demand certificates of deposit.....	78,638 02	89,465 30	97,070 71	94,095 75
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....			247 05	
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,000 00			5,000 00
Bills payable.....				
Totals.....	\$294,216 23	\$295,360 85	\$307,093 01	\$289,078 98

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. F. STEWART, *Cashier*; F. W. PRENTICE, *Assistant Cashier*.

DIRECTORS—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 20.	Report of Dec. 9.
Loans and discounts.....	\$474,607 56	\$479,315 98	\$480,045 79	\$454,825 53
Overdrafts.....	3,029 64	8,039 54	1,401 89	4,155 66
U. S. bonds, to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	14,500 00	14,500 00	24,000 00	24,000 00
Due from approved reserve agents.....	57,575 43	57,660 84	38,007 02	42,100 63
Due from other national banks.....	26,826 27	11,998 25	19,303 27	30,488 83
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate and mortgages owned.....		2,886 00	2,817 00	2,909 56
Current expenses and taxes paid.....	1,244 60	128 64	582 53	1,292 85
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,475 43	1,640 57	1,165 33	3,951 04
Exchanges for clearing house.....				
Bills of other banks.....	9,610 00	10,070 00	12,470 00	7,133 00
Fractional paper currency, nickels and cents.....	23	2 16	27 06	23 42
Specie { Gold.....	29,967 50	33,809 90	37,160 30	29,267 40
{ Silver.....				
Legal tender notes.....	12,848 00	11,677 00	7,274 00	6,407 00
Five per cent redemption fund.....	618 75	618 75	618 75	618 75
Due from U. S. treasurer.....				
Totals.....	\$652,553 41	\$651,597 63	\$644,122 99	\$626,423 67
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	36,219 06	32,302 33	33,791 66	38,431 63
National bank notes outstanding.....	12,375 00	12,375 00	11,875 00	11,775 00
Dividends unpaid.....				
Individual deposits subject to check.....	124,320 11	112,801 44	125,116 48	107,978 87
Demand certificates of deposit.....	394,546 81	408,288 91	387,981 45	382,229 17
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....		338 52		
Due to State banks and bankers.....	92 43	491 43	358 40	1,009 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$652,553 41	\$651,597 63	\$644,122 99	\$626,423 67

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President*; JAS. H. SEAGER, *Vice President*; J. B. STURGIS, *Cashier*; J. H. RICE, *Assistant Cashier*.

DIRECTORS—Jas. B. Sturgis, R. R. Goodell, Jno. Daniell, Jas. H. Seager, Z. W. Wright.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$664,615 37	\$624,967 22	\$651,270 45	\$688,598 24
Overdrafts.....	3,750 25	4,250 30	4,325 50	5,863 43
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	206,639 90	236,014 97	220,295 62	200,027 50
Due from other national banks.....	13,620 55	25,009 79	31,229 87	28,187 23
Due from State banks and bankers.....	7,750 78	6,976 51	8,712 75	5,913 66
Banking house furniture and fixtures.....	43,358 02	43,358 02	43,363 02	43,720 02
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	4,869 20	99 60	3,529 10	6,903 04
Premiums on U. S. bonds.....	8,500 00	8,500 00	7,500 00	7,500 00
Checks and other cash items.....	2,011 39	3,338 80	1,031 94	2,962 10
Exchanges for clearing house.....				
Bills of other banks.....	7,160 00	6,780 00	13,180 00	4,500 00
Fractional paper currency, nickels and cents.....	246 57	170 58	126 71	144 34
Specie { Gold.....	51,689 50	54,354 00	52,913 00	51,710 00
{ Silver.....	4,334 48	5,482 81	5,475 50	5,370 80
Legal tender notes.....	52,387 00	52,791 00	46,151 00	45,513 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....			1,156 00	
Totals.....	\$1,123,183 01	\$1,124,338 60	\$1,142,510 46	\$1,149,468 36
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	60,000 00	65,000 00	65,000 00	65,000 00
Undivided profits.....	16,704 61	3,953 58	10,255 28	16,777 87
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		195 00		
Individual deposits subject to check.....	831,429 57	848,492 16	841,791 07	847,923 84
Demand certificates of deposit.....	1,944 67	2,276 67	19,763 35	20,656 15
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	3,650 00			
Cashiers' checks outstanding.....				
Due to other national banks.....	8,855 64	5,662 24	7,840 41	2,739 28
Due to State banks and bankers.....	5,598 52	3,753 95	2,860 35	1,871 22
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,123,183 01	\$1,124,338 60	\$1,142,510 46	\$1,149,468 36

No. 275.

FIRST NATIONAL BANK, IONIA.

S. A. YEOMANS, *President*; V. H. SMITH, *Vice President*; F. A. SESSIONS, *Cashier*.

DIRECTORS—S. A. Yeomans, V. H. Smith, Geo. Gundrum, J. T. Webber, Walter Yeomans, C. J. Rumsey, O. S. Tower, T. B. Preston, F. A. Sessions.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$448,926 28	\$468,661 88	\$469,548 20	\$459,398 35
Overdrafts.....	1,609 10	2,659 73	5,020 59	5,288 05
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from approved reserve agents.....	78,681 18	73,395 31	57,972 07	49,898 31
Due from other national banks.....			55 51	
Due from State banks and bankers.....			8,600 00	8,600 00
Banking house furniture and fixtures.....	8,275 00	8,600 00		
Other real estate and mortgages owned.....	27,275 01	24,255 01	25,665 01	27,655 01
Current expenses and taxes paid.....	2,186 85	352 59	1,445 34	2,447 93
Premiums on U. S. bonds.....				
Checks and other cash items.....	410 45	256 95	5,497 63	1,844 36
Exchanges for clearing house.....				
Bills of other banks.....	460 00	350 00	960 00	835 00
Fractional paper currency, nickels and cents.....	199 42	226 38	130 33	130 67
Specie { Gold.....	18,635 00	17,157 05	15,582 50	17,712 50
{ Silver.....	3,124 10		2,549 10	1,633 10
Legal tender notes.....	6,114 00	5,419 00	6,180 00	8,201 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$623,521 39	\$628,959 38	\$626,831 28	\$611,269 28
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	8,450 07	2,788 91	7,236 60	11,848 95
National bank notes outstanding.....	22,500 00	22,500 00	21,100 00	22,500 00
Dividends unpaid.....	115 00	360 00	20 00	12 00
Individual deposits subject to check.....	58,453 48	54,328 52	59,503 32	53,996 21
Demand certificates of deposit.....	411,705 28	427,078 56	418,824 49	402,920 10
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	1,611 40			
Due to State banks and bankers.....	686 16	1,908 39	146 87	492 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$623,521 39	\$628,959 38	\$626,831 28	\$611,269 28

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

JNO. R. WOOD, *President*; JNO. PERKINS, *Vice President*; M. A. NORTHPROP, *Cashier*.

DIRECTORS—W. S. Laing, B. W. Jones, J. D. Cameron, J. Perkins, J. R. Wood, J. A. Crowell, M. A. Northrop.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$160,432 97	\$178,745 88	\$183,566 94	\$166,489 66
Overdrafts	602 84	2,788 01	138 67	6,074 31
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	11,186 78	33,175 52	26,773 55	10,891 94
Due from other national banks			494 30	673 80
Due from State banks and bankers	2,739 00	1,085 37	1,825 14	184 64
Banking house furniture and fixtures			10,000 00	10,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	94 47	313 78	545 68	110 77
Premiums on U. S. bonds				
Checks and other cash items	1,068 28	1,099 55	4,802 91	4,989 86
Exchanges for clearing house				
Bills of other banks	2,850 00			
Fractional paper currency, nickels and cents	129 96	105 59	103 12	118 05
Specie { Gold	16,435 00	14,352 50	917 00	8,995 35
{ Silver				
Legal tender notes	1,836 00	9,544 00	593 00	5,948 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$210,387 80	\$254,272 70	\$242,822 81	\$227,533 88
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits	3,364 10	10,228 81	12,462 95	8,291 08
National bank notes outstanding	11,250 00	11,250 00	11,250 00	10,750 00
Dividends unpaid				
Individual deposits, subject to check	98,180 72	138,186 64	129,440 23	116,872 59
Demand Certificates of deposit	100 00	29,580 03	26,856 78	25,097 20
United States deposit	33,075 19			
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	2,043 41	1,649 56	375 15	3,656 38
Due to State banks and bankers	424 38	1,377 66	437 70	866 63
Notes and bills rediscounted				
Bills payable				
Totals	\$210,387 80	\$254,272 70	\$242,822 81	\$227,533 88

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; F. G. BIGELOW, *Vice President*; H. F. JAHN, *Cashier*.

DIRECTORS—E. D. Nelson, F. G. Bigelow, D. R. Bundy, H. B. Sturtevant, J. D. Day.

Resources.	Report of May 17.	Report of July 12.*	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$177,987 78	-----	\$177,838 48	\$182,218 33
Overdrafts.....	8,352 44	-----	4,304 75	6,746 11
U. S. bonds, to secure circulation.....	12,500 00	-----	12,500 00	12,500 00
U. S. bonds, to secure deposits.....	-----	-----	-----	-----
U. S. bonds, on hand.....	-----	-----	-----	-----
Stocks, securities, etc.....	1,000 00	-----	-----	-----
Due from approved reserve agents.....	58,558 45	-----	96,578 49	26,969 76
Due from other national banks.....	5,659 59	-----	-----	15,138 47
Due from State banks and bankers.....	-----	-----	-----	-----
Banking house furniture and fixtures.....	29,183 32	-----	29,179 32	29,179 32
Other real estate and mortgages owned.....	-----	-----	-----	-----
Current expenses and taxes paid.....	-----	-----	1,194 96	-----
Premiums on U. S. bonds.....	1,750 00	-----	1,500 00	1,500 00
Checks and other cash items.....	3,336 70	-----	-----	1,517 97
Exchanges for clearing house.....	-----	-----	-----	-----
Bills of other banks.....	19,126 00	-----	-----	11,425 00
Fractional paper currency, nickels and cents.....	69 05	-----	-----	45 90
Specie { Gold.....	25,700 00	-----	-----	22,200 00
{ Silver.....				
Legal tender notes.....	-----	-----	26,031 02	-----
Five per cent redemption fund.....	582 50	-----	562 50	562 50
Due from U. S. treasurer.....	-----	-----	-----	-----
Totals.....	\$343,785 83	-----	\$349,739 52	\$310,003 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	-----	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	-----	8,000 00	8,000 00
Undivided profits.....	2,887 79	-----	3,541 61	2,897 92
National bank notes outstanding.....	11,250 00	-----	11,250 00	11,250 00
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	152,067 51	-----	276,947 91	109,575 32
Demand certificates of deposit.....	115,469 00	-----		128,065 47
United States deposit.....	-----	-----	-----	-----
Deposit of U. S. disbursing officers.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashiers' checks outstanding.....	-----	-----	-----	-----
Due to other national banks.....	4,611 53	-----	-----	214 65
Due to State banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$343,785 83	-----	\$349,739 52	\$310,003 36

* No report received.

3095.

ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President*; E. R. HALL, *Vice President*; A. B. MINER, *Cashier*.

DIRECTORS—F. P. Mills, A. B. Miner, E. R. Hall, John M. McEmcroe, Joseph Sellwood, C. Merryweather, C. H. Hall.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$496,996 05	\$491,920 41	\$475,182 48	\$416,561 56
Overdrafts	2,171 73	2,519 02	1,313 66	3,187 30
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, on hand				
Stocks, securities, etc.	1,930 00	1,930 00	6,030 00	6,255 00
Due from approved reserve agents	130,666 90	123,208 52	50,756 39	121,769 00
Due from other national banks	8,840 01	8,964 13	7,346 30	8,148 62
Due from State banks and bankers	2,787 18	2,958 80	4,054 63	3,312 46
Banking house furniture and fixtures	29,350 00	29,350 00	29,350 00	29,350 00
Other real estate and mortgages owned				
Current expenses and taxes paid	168 59	113 00		245 63
Premiums on U. S. bonds	11,000 00	10,000 00	10,000 00	10,000 00
Checks and other cash items	1,999 17	936 28	638 44	2,874 66
Exchanges for clearing house				
Bills of other banks	1,670 00	4,080 00	2,185 00	1,754 00
Fractional paper currency, nickels and cents	82 77	62 48	76 09	224 26
Specie { Gold	51,335 00	75,587 50	46,825 00	55,297 50
{ Silver				
Legal tender notes	5,000 00	6,000 00	5,000 00	1,000 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$807,059 90	\$820,692 64	\$701,820 49	\$723,042 49
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	125,000 00	130,000 00	135,000 00	140,000 00
Undivided profits	9,352 88	4,741 99	4,517 56	4,669 43
National bank notes outstanding	10,950 00	10,450 00	10,950 00	10,450 00
Dividends unpaid		340 00		
Individual deposits subject to check	553,210 34	570,702 77	452,104 95	467,760 36
Demand certificates of deposit	8,089 00	8,282 00	8,713 40	8,402 50
United States deposit	49,973 80	44,973 80	39,823 80	39,973 80
Deposit of U. S. disbursing officers	26 20	26 20	26 20	26 20
Certified checks				
Cashiers' checks outstanding				
Due to other national banks		1,175 88	684 58	1,760 20
Due to State banks and bankers	507 68			
Notes and bills rediscounted				
Bills payable				
Totals	\$807,059 90	\$820,692 64	\$701,820 49	\$723,042 49

No. 3217.

FIRST NATIONAL BANK, ITHACA.

R. M. STEEL, *President*; O. H. HEATH, *Vice President*; M. F. CHAFEY, *Cashier*; R. E. CHAFEY, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, W. E. Winton, O. H. Heath, C. E. Webster, H. E. Lewis, J. B. Crawford.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$195,618 38	\$189,452 20	\$190,652 97	\$199,490 99
Overdrafts.....	2,026 62	3,496 94	1,803 13	858 24
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	264 00	369 86	5,484 92	3,351 15
Due from approved reserve agents.....	14,022 28	9,795 06	21,806 39	11,291 08
Due from other national banks.....	387 95	2,285 66	397 59	8,112 72
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	900 00	900 00	900 00	900 00
Other real estate and mortgages owned.....	4,139 51	3,939 22	4,001 14	3,801 14
Current expenses and taxes paid.....	1,681 89	214 59	1,197 16	2,231 26
Premiums on U. S. bonds.....	1,806 78	1,806 78	1,806 78	1,806 78
Checks and other cash items.....		443 84	252 49	
Exchanges for clearing house.....				
Bills of other banks.....		565 00		
Fractional paper currency, nickels and cents.....	58 99	84 46	116 67	72 90
Specie { Gold.....	3,500 00	4,565 00	5,335 00	6,627 40
{ Silver.....	1,346 75	808 00	905 00	
Legal tender notes.....	4,383 00	2,696 00	1,822 00	5,994 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$243,198 65	\$234,480 11	\$249,493 74	\$252,600 16
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	17,344 90	15,634 06	18,668 13	21,291 54
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	10,750 00
Dividends unpaid.....		2,000 00		
Individual deposits subject to check.....	57,262 69	49,173 92	61,064 39	67,304 64
Demand certificates of deposit.....	92,447 22	95,288 47	98,011 22	92,001 70
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			500 00	
Cashiers' checks outstanding.....				
Due to other national banks.....		1,133 66		1,252 28
Due to State banks and bankers.....				
Notes and bills rediscounted.....	4,893 84			
Bills payable.....				
Totals.....	\$243,198 65	\$234,480 11	\$249,493 74	\$252,600 16

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

J. M. ROOT, *President*; W. R. REYNOLDS, *Vice President*; F. H. HELMER, *Cashier*.

DIRECTORS—F. H. Helmer, W. F. Goodwin, Austin Blair, W. R. Reynolds, H. A. Hayden, J. M. Root.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$261,541 74	\$259,045 39	\$271,994 93	\$281,184 37
Overdrafts	1,220 06	1,510 44	1,814 32	2,984 47
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	15,300 00	15,300 00	15,300 00	15,300 00
Due from approved reserve agents	28,847 07	98,381 58	67,145 85	29,307 76
Due from other national banks	99 14	13,816 36	3,152 27	5,020 72
Due from State banks and bankers				
Banking house furniture and fixtures	3,355 35	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	16,888 84	16,734 19	16,786 12	16,808 62
Current expenses and taxes paid	3,320 59	284 60	1,690 20	3,598 28
Premiums on U. S. bonds				
Checks and other cash items	186 04	6,685 14	4,822 18	7,840 80
Exchanges for clearing house	669 87	770 45	4,311 79	850 18
Bills of other banks	16,194 00	18,757 00	11,315 00	6,230 00
Fractional paper currency, nickels and cents	93 68	94 37	59 61	85 21
Specie { Gold	24,647 20	27,446 45	25,947 50	25,401 80
{ Silver			2,955 85	
Legal tender notes	5,000 00	5,000 00	5,000 00	5,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer			1,000 00	
Totals	\$403,438 58	\$492,950 97	\$462,420 62	\$428,737 21
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits	8,383 37	4,915 74	7,264 43	9,948 88
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits subject to check	171,588 60	240,777 23	212,120 02	180,280 01
Demand certificates of deposit	80,706 89	104,569 80	100,347 97	95,820 12
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks	71 52			
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$403,438 58	\$492,950 97	\$462,420 62	\$428,737 21

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

J. K. WAGNER, *President*; J. W. OSBORN, *Vice President*; F. N. ROWLEY, *Cashier*.DIRECTORS—Leroy Cahill, J. W. Osborn, D. B. Merrill, H. C. Reed, M. H. Lane, C. H. Dickinson,
H. P. Kauffer, J. K. Wagner, D. A. Browne.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$558,663 35	\$512,413 90	\$567,292 60	\$564,140 81
Overdrafts.....	792 90	704 44	1,083 65	596 48
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.	32,028 86	32,028 86	17,000 00	17,000 00
Due from approved reserve agents.....	45,888 57	111,558 70	52,199 37	67,010 20
Due from other national banks.....				
Due from State banks and bankers.....		1,759 21	732 67	2,099 93
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	2,000 00	2,000 00	13,581 90	13,081 90
Current expenses and taxes paid.....	9,777 90	3,312 12	7,742 65	689 98
Premiums on U. S. bonds.....				
Checks and other cash items.....	435 33	920 82	786 90	2,091 94
Exchanges for clearing house.....				
Bills of other banks.....	1,535 00	1,266 00	596 00	1,736 00
Fractional paper currency, nickels and cents.....	215 63	163 58	103 74	63 47
Specie { Gold.....	12,178 50	10,699 00	8,881 60	10,966 25
{ Silver.....				
Legal tender notes.....	25,216 00	20,648 00	22,814 00	22,626 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$714,807 04	\$733,604 63	\$718,940 08	\$728,227 91
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	69,515 00	55,728 36	64,817 97	53,239 43
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		550 00	100 00	1,760 00
Individual deposits subject to check.....	120,043 45	116,449 96	122,894 23	133,439 27
Demand certificates of deposit.....	299,251 12	326,960 19	306,678 18	308,422 25
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	3,497 47	1,416 12	2,449 70	3,866 96
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$714,807 04	\$723,604 63	\$718,940 08	\$728,227 91

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

C. S. DAYTON, *President*; C. A. PECK, *Vice President*; E. C. DAYTON, *Cashier*.DIRECTORS—F. B. Stockbridge, O. M. Allen, W. S. Dewing, J. L. Sebring, D. Boudeman, Orrin Snow,
C. S. Dayton, C. A. Peck, F. Henderson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$597,745 57	\$565,914 06	\$555,202 58	\$567,513 55
Overdrafts.....	529 60	1,775 16	1,808 43	2,752 90
U. S. bonds, to secure circulation.....	32,000 00	32,000 00	32,000 00	32,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	500 00	500 00	500 00	500 00
Stocks, securities, etc.....	3,275 00	3,275 00	3,275 00	3,275 00
Due from approved reserve agents.....	54,980 75	37,900 70	75,269 67	37,719 92
Due from other national banks.....	13,676 32	3,248 43	3,326 19	4,560 23
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,495 42		2,705 70	4,692 82
Premium on U. S. bonds.....	5,175 50	5,175 50	4,675 50	4,675 50
Checks and other cash items.....	3,382 01	2,283 54	5,897 30	7,438 26
Exchanges for clearing house.....				
Bills of other banks.....	3,966 00	19,711 00	1,829 00	1,909 00
Fractional paper currency, nickels and cents.....	55 59	86 97	99 39	55 96
Specie { Gold.....	8,907 50	11,330 00	17,350 00	23,327 50
{ Silver.....	2,103 75	1,708 00	1,466 50	2,087 25
Legal tender notes.....	28,152 00	25,000 00	25,500 00	26,500 00
Five per cent redemption fund.....	1,440 00	1,440 00	1,440 00	1,440 00
Due from U. S. treasurer.....				
Totals.....	\$758,385 01	\$715,348 36	\$736,345 26	\$724,447 89
Liabilities.				
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	110,000 00	110,000 00	110,000 00	110,000 00
Undivided profits.....	14,149 71	4,042 69	11,164 89	16,321 18
National bank notes outstanding.....	28,800 00	28,300 00	28,000 00	28,800 00
Dividends unpaid.....				
Individual deposits subject to check.....	174,392 38	154,644 42	163,055 78	124,997 27
Demand certificates of deposit.....	305,312 48	293,128 73	298,761 97	318,083 69
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	730 44	282 52	362 62	1,245 75
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$758,385 01	\$715,348 36	\$736,345 26	\$724,447 89

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; THERON Y. SEBRING, *Cashier*.

DIRECTORS—Melville J. Bigelow, George T. Bruen, Nehemiah Chase, Samuel A. Gibson, Bernhard L. Desenberg, John Den Bleyker, Elijah O. Humphrey, Elbert S. Roos, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$500,921 03	\$516,427 16	\$519,364 26	\$527,366 05
Overdrafts.....	1,586 54	1,890 48	2,218 65	2,244 05
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks securities, etc.....				
Due from approved reserve agents.....	65,228 26	59,925 22	49,359 70	67,667 31
Due from other national banks.....		21,047 53	8,831 37	14,110 66
Due from State banks and bankers.....			55 88	
Banking house furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned.....	2,925 00	2,920 00	1,925 00	2,425 00
Current expenses and taxes paid.....	3,756 94			
Premiums on U. S. bonds.....	6,500 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	3,389 41	1,630 39	1,808 88	1,223 49
Exchanges for clearing house.....				
Bills of other banks.....	8,170 00	13,408 00	4,609 00	3,391 00
Fractional paper currency, nickels and cents.....	66 24	178 45	335 07	313 30
Specie { Gold.....	18,782 50	14,920 00	9,215 00	9,827 50
{ Silver.....	2,025 20	2,865 00	3,030 00	5,440 00
Legal tender notes.....	36,000 00	28,000 00	41,500 00	45,500 00
Five per cent redemption fund.....	1,687 50	1,637 50	1,687 50	1,687 50
Due from U. S. treasurer.....			900 00	
Totals.....	\$692,538 62	\$722,399 73	\$692,890 31	\$728,700 86
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	23,457 68	14,321 09	17,315 88	21,754 20
National bank notes outstanding.....	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid.....	165 00	4,205 00	692 00	444 06
Individual deposits, subject to check.....	188,815 32	131,940 98	120,804 38	147,034 70
Demand certificates of deposit.....	293,876 88	337,656 14	317,125 59	324,245 98
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			50 96	50 96
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	2,973 74	526 52	3,121 50	1,421 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$692,538 62	\$722,399 73	\$692,890 31	\$728,700 86

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS—H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor, Silas Hubbard.

Resources.	Report of May 17,	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$521,095 07	\$503,236 58	\$530,796 35	\$529,236 38
Overdrafts.....	103 84		36 05	67 73
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	3,350 00	3,350 00	3,350 00	3,350 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	61,335 49	60,698 63	62,618 70	73,382 95
Due from other national banks.....	3,962 95	6,235 76	6,611 20	4,121 56
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	7,365 65	7,249 99	7,149 39	7,116 73
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,046 04	1,085 36	1,874 50	2,911 21
Exchanges for clearing house.....				
Bills of other banks.....	2,609 00	5,661 00	2,960 00	5,824 00
Fractional paper currency, nickels and cents.....	923 30	688 97	634 42	896 95
Specie { Gold.....	39,437 70	39,188 29	41,310 34	41,848 34
{ Silver.....				
Legal tender notes.....	8,300 00	12,400 00	14,700 00	9,200 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....			1,400 00	
Totals.....	\$717,781 04	\$708,044 58	\$741,690 95	\$746,205 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	32,558 91	35,629 92	39,944 72	36,548 44
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....	8,000 00	520 00		3,848 00
Individual deposits subject to check.....	152,620 53	163,171 52	165,767 04	169,687 85
Demand certificates of deposit.....	279,574 38	262,292 21	289,280 61	290,581 28
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	7 12	178 74	22 96	38 43
Due to State banks and bankers.....	20 10	1,252 19	1,675 62	501 85
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$717,781 04	\$708,044 58	\$741,690 95	\$746,205 85

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JON. E. JONES, *Cashier*.

DIRECTORS—J. Bosch, E. Bollmann, C. Smith, E. L. Wright, A. Macintyre, F. E. Fletcher, J. E. Jones.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$229,883 68	\$236,277 61	\$250,317 43	\$273,424 76
Overdrafts	750 15	3,190 08	531 66	1,223 87
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	71,085 77	47,972 43	95,787 72	56,894 68
Due from other national banks	3,711 90	719 56	90 41	
Due from State banks and bankers	9,376 79	8,315 56	70 11	3,480 46
Banking house furniture and fixtures	8,350 12	8,350 12	8,350 12	8,350 12
Other real estate and mortgages owned				
Current expenses and taxes paid	1,789 14	19 90	1,643 31	2,444 45
Premiums on U. S. bonds	4,250 00	4,000 00	4,000 00	4,000 00
Checks and other cash items	873 06	111 89	304 40	1,081 55
Exchanges for clearing house				
Bills of other banks	3,850 00	2,255 00	2,150 00	2,980 00
Fractional paper currency, nickels and cents	84 57	84 01	156 43	198 74
Specie { Gold.....	27,149 60	17,645 55	16,100 25	{ 5,110 00
{ Silver.....				{ 6,995 10
Legal tender notes	29,470 00	30,390 00	34,770 00	34,130 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer	600 00	1,000 00		
Totals	\$417,349 78	\$386,956 71	\$440,396 84	\$426,337 73
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	6,113 14	1,411 07	5,130 68	9,286 66
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits, subject to check	266,418 33	239,459 69	282,078 13	266,739 04
Demand certificates of deposit	1,929 00	2,472 30	2,627 00	2,162 92
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding		315 00		
Due to other national banks		798 65	4,842 62	4,309 95
Due to State banks and bankers	379 31		3,318 41	1,339 16
Notes and bills rediscounted				
Bills payable				
Totals	\$417,349 78	\$386,956 71	\$440,396 84	\$426,337 73

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*.

DIRECTORS—E. W. Sparrow, E. F. Cooley, A. H. Whitehead, F. Shubel, E. R. Merrifield, Wm. Van Buren, A. A. Nichols, C. J. Davis, B. F. Davis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$278,575 77	\$268,076 19	\$299,105 40	\$307,110 57
Overdrafts.....	536 16	2,498 33	378 19	318 86
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	29,456 79	85,403 87	54,201 08	46,610 73
Due from other national banks.....	765 62	599 43	485 48	1,711 84
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	1,729 28	1,729 28	1,729 28	1,729 28
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,534 86	280 30	1,654 80	2,927 32
Premiums on U. S. bonds.....	4,000 00	4,000 00	4,000 00	4,000 00
Checks and other cash items.....	1,185 52	708 74	1,294 14	508 50
Exchanges for clearing house.....				
Bills of other banks.....	2,009 00	2,681 00	2,360 00	4,335 00
Fractional paper currency, nickels and cents.....	117 80	183 45	191 15	116 80
Specie { Gold.....	6,832 50	6,125 00	9,409 85	{ 10,037 50
{ Silver.....	1,530 05	923 15		
Legal tender notes.....	4,000 00	4,000 00	4,000 00	6,000 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$859,348 85	\$853,283 74	\$404,933 87	\$414,237 50
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits.....	11,950 48	6,371 16	10,397 33	14,024 80
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		880 00	80 00	80 00
Individual deposits subject to check.....	109,819 34	113,143 41	161,344 85	158,449 54
Demand certificates of deposit.....	98,078 53	88,389 17	88,611 69	97,176 16
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				7 00
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$859,348 85	\$353,283 74	\$404,933 87	\$414,237 50

REPORT OF THE COMMISSIONER OF

No. 1731.

FIRST NATIONAL BANK, LAPEER.

H. K. WHITE, *President*; H. D. ROOD, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. K. White, H. D. Rood, S. R. White, P. White, C. G. White, E. Brownell, G. W. Rood.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$369,324 38	\$349,570 99	\$356,901 06	\$340,429 00
Overdrafts	9,607 51	6,913 08	12,526 99	11,944 98
U. S. bonds, to secure circulation	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	2,600 00	2,600 00	2,600 00	2,600 00
Due from approved reserve agents	14,577 82	25,652 64	18,314 55	59,089 94
Due from other national banks	1,002 65			
Due from State banks and bankers				
Banking house furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	13,259 92	13,259 92	13,154 28	13,046 48
Current expenses and taxes paid	1,243 05	2,062 59	610 03	1,770 46
Premiums on U. S. bonds				
Checks and other cash items	2,077 90	10,328 82	345 25	1,299 15
Exchanges for clearing house				
Bills of other banks	1,185 00	2,690 00	1,975 00	3,245 00
Fractional paper currency, nickels and cents	262 38	349 37	456 15	763 72
Specie { Gold	16,750 00	15,000 00	14,300 00	16,200 00
{ Silver	400 00	850 00		
Legal tender notes	4,381 00	6,256 00	4,395 00	1,024 00
Five per cent redemption fund	1,147 50	1,147 50	1,147 50	4,147 50
Due from U. S. treasurer				
Totals	\$466,319 11	\$465,180 91	\$455,225 79	\$481,061 13
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	64,778 46	67,332 07	64,357 18	67,754 27
National bank notes outstanding	15,250 00	17,750 00	16,750 00	21,630 00
Dividends unpaid				
Individual deposits subject to check	67,795 29	59,467 14	52,903 81	66,003 34
Demand certificates of deposit	172,428 90	178,566 54	181,842 65	186,449 66
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	161 42		875 00	
Due to State banks and bankers	42,905 04	42,065 16	38,497 15	39,228 86
Notes and bills rediscounted				
Bills payable				
Totals	\$466,319 11	\$465,180 91	\$455,225 79	\$481,061 13

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

THOS. R. LYON, *President*; AMOS BREINIG, *Vice President*; GEO. N. STRAY, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS—THOS. R. LYON, AMOS BREINIG, JAS. E. DANAHY, MARSHALL F. BUTTERS, FRANK FILER,
GEO. W. ROBY, GEO. N. STRAY.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$275,689 26	\$348,238 98	\$355,415 80	\$402,296 56
Overdrafts.....	737 76	21 69	2,484 09	267 36
U. S. bonds, to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	100 00	100 00	100 00	100 00
Stocks, securities, etc.....	13,000 00	14,330 00	14,330 00	15,330 00
Due from approved reserve agents.....	126,159 60	121,476 62	69,052 70	64,059 91
Due from other national banks.....	23,354 08	36,702 90	9,443 42	5,360 22
Due from State banks and bankers.....	5,202 41	5,014 30	5,833 69	5,478 03
Banking house furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	2,000 00	1,500 00	1,300 00	1,300 00
Current expenses and taxes paid.....	1,744 68	44 29	1,300 52	2,635 54
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Checks and other cash items.....	830 90	2,193 52	519 90	2,114 60
Exchanges for clearing house.....				
Bills of other banks.....	1,579 00	5,912 00	205 00	2,510 00
Fractional paper currency, nickels and cents.....	181 74	68 16	126 07	262 95
Specie { Gold.....	22,532 00	22,955 50	27,933 00	25,862 00
{ Silver.....				
Legal tender notes.....	5,600 00	8,000 00	13,518 00	4,076 00
Five per cent redemption fund.....	675 00	675 00	675 00	675 00
Due from U. S. treasurer.....				410 00
Totals.....	\$505,316 43	\$593,232 96	528,237 19	\$558,738 17
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	11,626 81	4,289 83	10,038 33	16,980 00
National bank notes outstanding.....	13,500 00	13,500 00	13,500 00	13,500 00
Dividends unpaid.....				
Individual deposits subject to check.....	192,247 01	266,036 58	200,219 43	201,160 47
Demand certificates of deposit.....	196,000 67	216,628 93	211,805 66	235,537 38
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	6,941 94	2,777 62	2,673 72	1,560 32
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$505,316 43	\$593,232 96	\$528,237 19	\$558,738 17

REPORT OF THE COMMISSIONER OF

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.DIRECTORS—T. J. Ramsdell, J. Dempsey, E. N. Salling, R. R. Blacker, Wm. Wente, E. G. Filer,
G. A. Dunham.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$614,477 10	\$553,840 95	\$672,326 36	\$685,659 87
Overdrafts.....	2,951 93	5,519 93	2,037 67	3,362 63
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	50,925 00	50,925 00	45,925 00	48,425 00
Due from approved reserve agents.....	127,735 52	128,374 56	134,606 01	338,133 20
Due from other national banks.....	64,323 34	276,932 84	418,320 87	364,408 96
Due from State banks and bankers.....	4,541 14	949 40	3,282 58	4,440 22
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,600 00
Checks and other cash items.....	2,464 51	4,588 87	1,733 65	5,336 64
Exchanges for clearing house.....				
Bills of other banks.....	15,827 00	13,385 00	21,362 00	30,325 00
Fractional paper currency, nickels and cents.....	135 24	198 55	192 68	181 99
Specie { Gold.....	46,380 25	47,818 75	48,394 75	55,924 25
{ Silver.....				
Legal tender notes.....	2,547 00	7,602 00	6,440 00	6,048 00
Five per cent redemption fund.....	1,125 00	1,125 00	*1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$961,433 03	\$1,119,260 85	\$1,383,746 57	\$1,566,335 76
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits.....	9,628 99	4,961 39	9,433 15	11,312 72
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits subject to check.....	433,985 87	585,251 83	828,728 63	979,842 58
Demand certificates of deposit.....	309,404 52	320,903 08	340,124 56	359,054 43
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	300 00			
Cashier's checks outstanding.....			83 33	
Due to other national banks.....	1,560 98	2,972 59	464 77	1,456 11
Due to State banks and bankers.....	4,052 67	2,671 96	2,412 13	12,169 92
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$961,433 03	\$1,119,260 85	\$1,383,746 57	\$1,566,335 76

No. 2606.

THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.

DIRECTORS—A. J. Dovel, Louis Sands, L. W. Nuttall, Frank Firzloff, Geo. M. Burr, J. C. Pomeroy, A. Magnan, A. O. Wheeler, Wm. Vincent.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$353,787 45	\$365,768 58	\$327,748 58	\$440,140 22
Overdrafts	1,844 16	5,845 52	962 20	665 47
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	10,175 62	8,586 25	8,586 26	8,586 25
Due from approved reserve agents	28,713 57	30,271 25	86,967 77	36,038 10
Due from other national banks	8,216 16	13,465 19	42,920 30	26,525 78
Due from State banks and bankers	6,088 83	12,547 69	19,150 87	17,379 05
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds				
Checks and other cash items	1,175 89	1,003 38	289 35	9,090 74
Exchanges for clearing house				
Bills of other banks	4,674 00	4,576 00	1,127 00	4,450 00
Fractional paper currency, nickels and cents	31 02	101 44	118 84	59 50
Specie { Gold	32,575 00	29,410 00	31,965 00	{ 31,380 00
{ Silver				{ 1,000 00
Legal tender notes		5,000 00	5,000 00	5,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$473,406 70	\$502,700 25	\$550,960 66	\$606,440 11
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	65,000 00	70,000 00	70,000 00	70,000 00
Undivided profits	8,987 82	2,388 93	6,761 65	12,630 86
National bank notes outstanding	22,500 00	22,500 00	20,700 00	22,500 00
Dividends unpaid	60 00	1,090 00	110 00	60 00
Individual deposits subject to check	131,036 76	166,353 45	183,936 01	210,808 50
Demand certificates of deposit	139,583 48	140,050 09	169,045 96	189,915 57
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	1,238 64	317 78	407 04	525 08
Due to State banks and bankers				
Notes and bills rediscounted	5,000 00			
Bills payable				
Totals	\$473,406 70	\$502,700 25	\$550,960 66	\$606,440 11

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; E. H. TOWAR, *Vice President*; F. J. JENNISON, *Cashier*.

DIRECTORS—Peter White, E. H. Towar, A. Kidder, J. M. Longyear, J. G. Reynolds.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$500,288 18	\$473,452 73	\$479,573 29	\$501,646 69
Overdrafts.....	3,678 90	846 86	2,798 37	3,740 80
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	137,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,000 00	1,000 00	1,000 00	1,000 00
Due from approved reserve agents.....	98,039 62	111,514 36	90,528 62	95,630 05
Due from other national banks.....	7,738 33	2,831 18	2,260 98	33,190 63
Due from State banks and bankers.....	25,228 27	32,032 11	19,625 69	10,175 00
Banking house furniture and fixtures.....	40,324 00	40,324 00	40,324 00	40,324 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,863 35	2,709 80	2,681 86	3,108 77
Premiums on U. S. bonds.....	553 13	553 13	553 13	15,603 13
Checks and other cash items.....	3,562 12	3,449 75	4,029 62	3,366 35
Exchanges for clearing house.....				
Bills of other banks.....	5,920 00	6,195 00	3,270 00	5,160 00
Fractional paper currency, nickels and cents.....	185 00	206 00	197 00	229 17
Specie { Gold.....				
{ Silver.....	34,143 50	33,575 70	44,185 80	23,724 00
Legal tender notes.....	17,765 00	13,597 00	9,322 00	15,519 00
Five per cent redemption fund.....	1,687 50	1,687 50	1,687 50	3,511 50
Due from U. S. treasurer.....				
Totals.....	\$778,476 90	\$771,474 62	\$740,037 86	\$893,429 09
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	55,000 00	55,000 00	55,000 00
Undivided profits.....	9,863 10	4,437 18	6,978 80	13,007 64
National bank notes outstanding.....	32,810 00	32,910 00	32,910 00	57,950 00
Dividends unpaid.....			3,750 00	
Individual deposits subject to check.....	455,193 70	462,238 94	425,907 53	453,924 43
Demand certificates of deposit.....	73,618 98	63,375 17	61,672 41	148,372 76
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	3,072 00			
Cashier's checks outstanding.....	12 50	307 50		37 50
Due to other national banks.....	3,906 62	2,990 69	3,643 34	12,553 02
Due to State banks and bankers.....		215 16	175 73	2,583 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$778,476 90	\$771,474 62	\$740,037 86	\$893,429 09

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

CHAS. T. GORHAM, *President*; S. H. GORHAM, *Vice President*; C. E. GORHAM, *Cashier*.

DIRECTORS—C. T. Gorham, J. L. Dobbins, S. H. Gorham, T. G. Alvord, C. E. Gorham, L. F. Page.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$208,173 55	\$212,371 12	\$215,974 30	\$216,996 31
Overdrafts	12,845 96	4,093 64	4,510 48	7,916 98
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	76,885 62	104,885 62	106,885 62	105,885 62
Due from approved reserve agents	129,195 61	66,616 15	31,003 05	47,717 51
Due from other national banks	35,224 17	21,967 97	11,406 44	12,589 77
Due from State banks and bankers				
Banking house furniture and fixtures	11,800 00	11,800 00	11,800 00	11,800 00
Other real estate and mortgages owned	8,482 48	6,782 48	6,782 48	9,782 48
Current expenses and taxes paid	2,360 03	89 03	1,553 89	2,660 58
Premiums on U. S. bonds				
Checks and other cash items	559 69	357 06	173 43	147 33
Exchanges for clearing house				
Bills of other banks	615 00	763 00	405 00	334 00
Fractional paper currency, nickels and cents	284 28	207 04	112 33	102 06
Specie { Gold	22,972 70	{ 19,345 55	{ 44,959 40	{ 26,860 00
{ Silver				
Legal tender notes	6,185 00	4,360 00	7,310 00	4,600 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$541,709 09	\$492,434 91	\$469,001 42	\$480,126 09
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	39,682 81	35,996 46	40,144 61	43,911 33
National bank notes outstanding	14,500 00	13,400 00	22,000 00	21,700 00
Dividends unpaid				
Individual deposits subject to check	184,081 17	172,740 91	153,902 92	168,549 42
Demand certificates of deposit	103,445 11	70,297 54	52,953 89	45,965 34
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$541,709 09	\$492,434 91	\$469,001 42	\$480,126 09

REPORT OF THE COMMISSIONER OF

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*; T. E. HICKS, *Assistant Cashier*.

DIRECTORS—S. M. Stephenson, A. Spies, G. A. Blesch, Jno. Henes, I. Stephenson, Jr., A. J. Pauli, J. H. Walton, C. S. Brown, M. A. Dunning.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$462,958 84	\$500,854 55	\$457,847 03	\$532,619 77
Overdrafts	213 66	646 54	170 91	539 40
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	3,400 00	3,400 00	400 00	400 00
Due from approved reserve agents	84,893 90	72,197 29	122,878 76	67,681 46
Due from other national banks	4,403 75	2,056 89	11,417 36	4,687 15
Due from State banks and bankers	1,321 84	153 89	52 41	38 73
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds				
Checks and other cash items	2,305 30	806 55	1,065 54	812 28
Exchanges for clearing house				
Bills of other banks	6,500 00	3,955 00	6,540 00	5,200 00
Fractional paper currency, nickels and cents	400 42	573 91	969 67	400 88
Specie { Gold	38,278 00	43,000 00	40,437 50	37,850 00
{ Silver		1,851 00	12,200 00	11,160 00
Legal tender notes	20,113 00	5,275 00	10,000 00	6,648 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				500 00
Totals	\$650,913 71	\$660,895 12	\$689,604 18	\$694,612 67
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	12,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	16,232 60	2,886 82	5,010 21	11,264 78
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid		260 00		
Individual deposits, subject to check	337,212 71	318,126 88	357,558 56	351,540 23
Demand certificates of deposit	156,275 53	182,007 04	174,322 81	176,708 58
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks		500 00		
Cashier's checks outstanding				
Due to other national banks	4,224 94	8,613 84	4,381 36	6,019 93
Due to State banks and bankers	2,467 93	1,000 54	831 24	1,579 15
Notes and bills rediscounted				
Bills payable				
Totals	\$650,913 71	\$660,895 12	\$689,604 18	\$694,612 67

No. 4454.

LUMBERMEN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; JOHN W. WELLS, *Vice President*; M. S. HARMON, *Cashier*.

DIRECTORS—Peter Sibenaler, A. A. Carpenter, John W. Wells, William Somerville, M. S. Harmon, W. F. N. Davis, C. H. Jones, A. B. Stryker, Joseph Fleshiem, Jacob Leisen, Warren J. Davis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$267,290 18	\$286,616 92	\$317,515 73	\$279,457 13
Overdrafts.....	498 63	1,665 73	66 12	202 32
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	10,000 00	10,000 00		10,000 00
Due from approved reserve agents.....	14,894 69	15,385 97	75,128 03	15,304 86
Due from other national banks.....	11,594 44	10,673 18	1,412 91	7,732 62
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	12,809 79	17,617 22	19,830 91	19,628 02
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	28 72	988 23	2,084 46	597 64
Premiums on U. S. bonds.....	3,500 00	3,500 00	3,500 00	
Checks and other cash items.....	5,312 87	3,157 10		8,551 89
Exchanges for clearing house.....				
	2,145 00	5,145 00		6,610 00
Bills of other banks.....				
Fractional paper currency, nickels and cents.....	281 40	281 07	48,305 16	130 21
Specie { Gold.....	7,617 50	5,327 50		1,275 00
{ Silver.....	9,126 20	3,999 75		8,912 35
Legal tender notes.....	5,000 00	20,000 00		12,500 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$375,724 42	\$410,482 67	\$493,968 32	\$387,027 04
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	3,929 47	6,949 74	10,818 73	1,767 59
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	60 00	15 00	15 00	645 00
Individual deposits subject to check.....	150,950 14	166,744 39	220,848 47	133,878 50
Demand certificates of deposit.....	6,075 85	54,835 45	86,408 65	76,037 25
United States deposit.....	42,208 96			
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				2,198 70
Due to other national banks.....		9,498 09	3,377 47	
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$375,724 42	\$410,482 67	\$493,968 32	\$387,027 04

No. 1587.

FIRST NATIONAL BANK, MONROE.

GEORGE SPALDING, *President*; HARRY A. CONANT, *Vice President*; GEORGE L. LITTLE, *Cashier*.

DIRECTORS—Geo. Spalding, H. A. Conant, John R. Rauch, Chas. R. Wing, Geo. L. Little.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$146,486 13	\$144,426 74	\$135,886 70	\$139,551 27
Overdrafts.....	1,753 02	2,004 66	1,016 09	977 94
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	300 00	300 00	300 00	300 00
Stocks, securities, etc.....	7,550 00	2,550 00	7,050 00	7,050 00
Due from approved reserve agents.....	52,192 01	13,205 05	12,312 04	11,513 45
Due from other national banks.....	2,704 70	172 93	337 83	1,069 99
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	5,649 49	5,649 49	5,649 49	8,023 14
Other real estate and mortgages owned.....	182 00	5,182 00	5,000 00	4,500 00
Current expenses and taxes paid.....	1,185 52	9 56	1,048 46	1,655 62
Premiums on U. S. bonds.....	2,125 00	2,125 00	1,875 00	1,875 00
Checks and other cash items.....	1,241 61	663 75	982 53	716 20
Exchanges for clearing house.....				
Bills of other banks.....	1,289 00	652 00	475 00	15 00
Fractional paper currency, nickels and cents.....	183 46	184 16	98 21	90 34
Specie { Gold.....	6,117 50	3,487 50	4,369 80	1,957 30
{ Silver.....	352 40	744 15	776 25	1,451 80
Legal tender notes.....	3,000 00	2,150 00	2,150 00	2,200 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$245,374 34	\$196,569 49	\$192,389 90	\$196,014 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,200 00	10,500 00	10,500 00	10,500 00
Undivided profits.....	4,867 26	1,442 54	2,866 56	6,205 96
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....		220 50	28 00	
Individual deposits subject to check.....	113,218 71	72,505 32	77,298 63	63,211 30
Demand certificates of deposit.....	55,838 37	50,181 87	40,446 71	47,985 43
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				11 25
Cashier's checks outstanding.....				
Due to other national banks.....		469 26		179 56
Due to State banks and bankers.....				
Notes and bills rediscounted.....				6,671 05
Bills payable.....				
Totals.....	\$245,374 34	\$196,569 49	\$192,389 90	\$196,014 55

No. 3215.

FIRST NATIONAL BANK, MT. PLEASANT.

ROBERT M. STEEL, *President*; FORDYCE W. CARR *Vice President*; D. SCOTT PARTRIDGE, *Cashier*;
ELTON J. VAN LEUVEN, *Assistant Cashier*.

DIRECTORS—Robert M. Steel, Fordyce W. Carr, George A. Steel, Isaac A. Fancher, George L. Granger.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$131,434 06	\$131,823 14	\$128,815 30	\$129,719 63
Overdrafts	610 41	18 73	719 02	69 00
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	2,301 61	2,455 15	2,455 15	2,455 15
Due from approved reserve agents	9,480 03	12,130 42	17,762 18	5,395 19
Due from other national banks	389 24			155 53
Due from State banks and bankers			199 74	9 08
Banking house furniture and fixtures	10,955 17	10,955 17	10,955 17	10,955 17
Other real estate and mortgages owned	6,026 02	6,026 02	6,221 50	6,221 50
Current expenses and taxes paid	1,411 60	96 48	1,317 15	2,211 72
Premiums on U. S. bonds	1,600 00	1,533 00	1,533 00	1,533 00
Checks and other cash items	719 02	855 20	945 67	813 51
Exchanges for clearing house				
Bills of other banks	10 00	45 00	20 00	590 00
Fractional paper currency, nickels and cents	55 50	36 70	28 51	13 65
Specie { Gold	2,204 95	1,564 50	1,330 15	563 20
{ Silver				
Legal tender notes	4,164 00	4,312 00	1,589 00	8,298 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$184,374 11	\$184,914 01	\$186,954 04	\$182,060 83
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	10,140 27	7,385 93	9,656 70	11,474 83
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits subject to check	32,144 13	39,009 21	52,638 75	42,257 14
Demand certificates of deposit	51,031 92	55,625 81	53,397 34	57,078 86
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	914 70	914 70		
Cashier's checks outstanding				
Due to other national banks		13 48	11 25	
Due to State banks and bankers				
Notes and bills rediscounted	18,893 09	10,714 88		
Bills payable				
Totals	\$184,374 11	\$184,914 01	\$186,954 04	\$182,060 83

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; C. T. HILLS, *Vice President*; THOS. MUNROE, *Second Vice President*;
GEO. A. ABBOTT, *Cashier*.

DIRECTORS—C. H. Hackley, L. G. Mason, C. T. Hills, Luther Whitney, Thos. Hume,
Thos. Munroe, Geo. A. Abbott.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$602,856 34	\$636,279 14	\$682,002 29	\$705,125 30
Overdrafts.....	1,377 70	2,069 68	2,654 12	6,084 26
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	85,950 78	92,048 22	92,339 44	42,177 51
Due from other national banks.....	2,230 43	2,944 75	18,207 63	3,594 02
Due from State banks and bankers.....	46 10	213 64	476 47	147 99
Banking house furniture and fixtures.....	36,748 99	36,748 99	36,748 99	37,004 24
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,321 22	176 27	6,305 66	8,229 47
Premiums on U. S. bonds.....	4,000 00	3,500 00	3,500 00	3,500 00
Checks and other cash items.....	5,060 70	5,970 33	4,804 87	4,090 93
Exchanges for clearing house.....				
Bills of other banks.....	22,317 00	13,328 00	7,281 00	8,343 00
Fractional paper currency, nickels and cents.....	451 54	613 62	586 00	531 14
Specie { Gold.....	21,987 50	24,762 50	24,570 00	23,602 50
{ Silver.....	5,386 00	4,072 00	4,265 00	5,587 00
Legal tender notes.....	20,000 00	15,000 00	15,000 00	15,000 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$837,809 30	\$863,852 14	\$924,866 47	\$889,642 36
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	27,327 52	21,712 30	29,175 65	36,863 88
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		425 00		
Individual deposits subject to check.....	254,424 08	263,266 70	321,128 34	262,976 11
Demand certificates of deposit.....	382,202 33	394,886 37	401,333 71	417,029 00
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	1,355 37	11,061 77	728 77	273 37
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$837,809 30	\$863,852 14	\$924,866 47	\$889,642 36

No. 2081.

LUMBERMAN'S NATIONAL BANK, MUSKEGON.

A. V. MANN, *President*; THOS. HUME, *Vice President*; C. C. BILLINGHURST, *Cashier*.

DIRECTORS—A. V. Mann, Thos. Hume, H. N. Hovey, Alex. Rodgers, Wesley H. Wood, D. D. Erwin, J. G. Emery, Jr., A. Wierengo, L. B. Smith.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$646,319 94	\$628,275 33	\$577,997 34	\$564,896 41
Overdrafts.....	4,324 88	8,277 52	4,804 97	6,402 44
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	38,161 72	14,029 10	93,065 00	117,731 45
Due from other national banks.....		74 38	5,567 05	5,986 79
Due from State banks and bankers.....	231 23	362 26	304 85	340 59
Banking house furniture and fixtures.....	11,930 00	11,500 00	11,500 00	11,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,709 00	42 86	6,759 68	8,150 03
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,273 33	5,909 71	4,325 03	877 39
Exchanges for clearing house.....				
Bills of other banks.....	7,827 00	11,669 00	14,859 00	15,641 00
Fractional paper currency, nickels and cents.....	396 63	181 93	87 28	255 54
Specie { Gold.....	25,725 21	26,378 64	25,667 43	26,533 73
{ Silver.....				
Legal tender notes.....	25,000 00	20,000 00	20,000 00	19,000 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$794,023 94	\$752,825 73	\$791,062 63	\$803,440 37
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	48,934 81	44,436 72	51,421 06	53,080 92
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	40 00	705 00	50 00	45 00
Individual deposits subject to check.....	119,492 09	94,902 36	129,633 61	135,432 83
Demand certificates of deposit.....	444,314 32	418,798 65	437,457 93	437,381 62
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	8,742 69	7,083 00		
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....		14,400 00		
Totals.....	\$794,023 94	\$752,825 73	\$791,062 63	\$803,440 37

No. 3088.

MERCHANT'S NATIONAL BANK, MUSKEGON.

JNO. TORRENT, *President*; WM. S. HOFSTRA, *Vice President*; H. O. LANGE, *Cashier*.

DIRECTORS—Fred Torrent, C. W. Sessions, H. O. Lange, W. S. Hofstra, John Torrent.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$245,400 79	\$264,498 09	\$314,117 21	\$266,970 56
Overdrafts.....	740 65	7,545 02	6,558 05	10,564 04
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	26,841 49	26,841 49	26,641 49	26,841 49
Due from approved reserve agents.....	26,969 97	8,408 97	26,594 59	11,059 36
Due from other national banks.....		755 75	4,228 56	
Due from State banks and bankers.....	260 79	30 50	13 80	
Banking house furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,127 73	3,093 48	4,280 19	5,059 35
Premiums on U. S. bonds.....				
Checks and other cash items.....	68,818 98	7,883 29	8,950 27	8,361 68
Exchanges for clearing house.....				
Bills of other banks.....	2,728 00	1,255 00	2,516 00	1,133 00
Fractional paper currency, nickels and cents.....	284 87	179 71	277 49	182 39
Specie { Gold.....	16,703 45	14,130 80	15,178 50	13,201 40
{ Silver.....				
Legal tender notes.....	6,450 00	1,402 00	6,300 00	5,800 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$426,451 72	\$364,649 10	\$444,981 15	\$378,298 27
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	12,855 19	15,328 16	14,406 95	15,584 67
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits, subject to check.....	98,255 08	45,749 43	164,350 00	100,328 80
Demand certificates of deposit.....	102,799 87	108,501 90	74,787 98	73,550 62
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	500 00	500 00		500 00
Cashier's checks outstanding.....				
Due to other national banks.....	8,604 64			5,304 78
Due to State banks and bankers.....				
Notes and bills rediscounted.....	45,936 94	32,069 61	28,936 22	20,499 40
Bills payable.....				
Totals.....	\$426,451 72	\$364,649 10	\$444,981 15	\$378,298 27

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM. B. McLAUGHLIN, *Cashier*.

DIRECTORS—Hugh Park, Jno. J. Howden, Geo. J. Tillotson, Wm. G. Watson, Wm. B. McLaughlin, Matthew Wilson, Louis Kanitz.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$314,569 76	\$321,852 09	\$345,762 87	\$389,297 83
Overdrafts.....	2,689 05	2,245 37	2,054 33	5,110 43
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	70,239 48	15,374 31	32,001 27	32,251 81
Due from other national banks.....	7,196 09	8,923 06	847 19	5,431 85
Due from State banks and bankers.....		155 00	23 25	59 56
Banking house furniture and fixtures.....	3,900 00	3,900 00	3,300 00	3,300 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,540 72	162 00	4,447 41	5,839 74
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,399 76	3,981 82	4,982 04	11,282 55
Exchanges for clearing house.....				
Bills of other banks.....	9,363 00	8,553 00	10,405 00	5,090 00
Fractional paper currency, nickels and cents.....	797 85	1,053 09	1,225 00	973 38
Specie { Gold.....	20,811 74	18,979 64	19,862 09	18,996 24
{ Silver.....				
Legal tender notes.....				
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$463,612 45	\$410,704 38	\$451,036 45	\$453,757 94
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	16,000 00	16,000 00	16,000 00
Undivided profits.....	8,666 89	2,494 02	7,275 80	10,816 88
National bank notes outstanding.....	21,840 00	22,500 00	21,600 00	21,860 00
Dividends unpaid.....		514 00		
Individual deposits subject to check.....	161,736 11	124,967 28	135,503 79	127,121 93
Demand certificates of deposit.....	109,176 90	118,932 94	113,850 50	116,522 75
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				500 00
Cashier's checks outstanding.....				
Due to other national banks.....	7,927 22	1,254 47	1,814 38	3,279 63
Due to State banks and bankers.....			167 35	
Notes and bills rediscounted.....	39,265 83	23,991 67	54,821 63	57,656 70
Bills payable.....				
Totals.....	\$463,612 45	\$410,704 38	\$451,036 45	\$453,757 94

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; J. B. MAAS, *Vice President*; T. C. YATES, *Cashier*.

DIRECTORS—E. R. Hall, A. B. Miner, C. H. Hall, Sam'l Mitchell, J. B. Maas, A. Maitland, G. B. Mitchell

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$194,202 87	\$257,226 61	\$326,917 94	\$265,776 58
Overdrafts.....	140 73	146 52	227 23	215 33
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....		4,931 25	5,431 25	4,981 25
Due from approved reserve agents.....	155,104 70	58,283 91	32,363 71	55,440 65
Due from other national banks.....	339 64	1,704 88	106 01	3,366 46
Due from State banks and bankers.....	327 12	194 93		
Banking house furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	52 46	88 31		22 97
Premiums on U. S. bonds.....				
Checks and other cash items.....	61 31	140 04	215 66	75 41
Exchanges for clearing house.....				
Bills of other banks.....	1,000 00	2,500 00	950 00	3,590 00
Fractional paper currency, nickels and cents.....	55 41	60 42	108 88	89 50
Specie { Gold.....	10,870 00	10,900 00	6,365 00	16,700 00
{ Silver.....	4,075 00	2,489 00	4,964 00	5,860 00
Legal tender notes.....	3,983 00	6,081 00	5,571 00	6,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$384,624 74	\$359,159 37	\$397,532 68	\$376,480 65
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	5,127 21	4,514 67	6,869 63	9,973 42
National bank notes outstanding.....	10,750 00	11,250 00	11,250 00	10,750 00
Dividends unpaid.....		50 00	50 00	
Individual deposits subject to check.....	289,077 19	265,637 55	296,817 29	277,579 47
Demand certificates of deposit.....	9,670 34	5,495 34	5,460 34	6,030 85
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				129 00
Cashier's checks outstanding.....				
Due to other national banks.....		117 17	2,979 97	573 97
Due to State banks and bankers.....		2,094 64	4,105 45	1,443 94
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$384,624 74	\$359,159 37	\$397,532 68	\$376,480 65

No. 1761.

FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; H. LARDNER, *Vice President*; CHAS. A. JOHNSON, *Cashier*; GEO. W. JACKSON, *Assistant Cashier*.

DIRECTORS—W. K. Lacey, Henry Lardner, Peter Womer, Geo. W. Dougan, Silas Ireland, W. Wirt Stevens, Chas. A. Johnson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$288,685 60	\$287,664 31	\$288,953 88	\$287,653 71
Overdrafts.....	6,024 25	4,741 14	3,322 47	9,634 31
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	33,250 00	35,818 80	35,429 80	33,835 00
Due from approved reserve agents.....	12,028 36	4,752 51	16,840 04	23,225 22
Due from other national banks.....	1,507 74	439 34	4,531 63	10,276 00
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....	5,762 29	5,762 29	5,762 29	5,762 29
Current expenses and taxes paid.....	1,764 27	115 98	1,498 70	2,419 87
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,275 10	2,694 99	1,011 39	203 47
Exchanges for clearing house.....				
Bills of other banks.....	436 00	2,685 00	1,783 00	1,491 00
Fractional paper currency, nickels and cents.....	244 67	159 62	168 48	92 98
Specie { Gold.....	6,694 80	8,690 00	6,477 40	6,227 80
{ Silver.....	1,945 60	1,461 90		
Legal tender notes.....	8,100 00	11,750 00	13,000 00	12,200 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$400,843 68	\$399,260 88	\$411,904 08	\$426,146 65
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	13,234 17	10,291 79	12,945 09	16,017 90
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	1,241 00	3,945 00	280 00	240 00
Individual deposits subject to check.....	68,819 78	71,454 25	75,729 29	86,710 66
Demand certificates of deposit.....	160,048 73	166,069 84	175,449 70	175,678 09
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,000 00			
Bills payable.....				
Totals.....	\$400,843 68	\$399,260 88	\$411,904 08	\$426,146 65

No. 1886.

CITIZENS' NATIONAL BANK, NILES.

A. G. GAGE, *President*; I. P. HUTTON, *Vice President*; E. F. WOODCOCK, *Cashier*;
W. M. HUTTON, *Assistant Cashier*.

DIRECTORS—A. G. Gage, I. P. Hutton, E. F. Woodcock, J. H. Richardson, J. L. Reddick, H. M. Dean,
L. E. Wood, L. H. Beeson, O. W. Coolidge.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$205,302 41	\$203,965 99	\$215,984 80	\$206,579 96
Overdrafts.....	160 45	3,177 83	2,527 95	1,881 19
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from approved reserve agents.....	24,214 02	13,632 62	17,223 10	23,952 39
Due from other national banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	8,254 68	15,154 63	14,154 63	14,154 63
Current expenses and taxes paid.....	424 81	1,381 35		878 69
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	1,750 00
Checks and other cash items.....	205 42	188 82	64 64	618 33
Exchanges for clearing house.....				
Bills of other banks.....	7,518 00	2,887 00	7,225 00	6,212 00
Fractional paper currency, nickels and cents.....	229 60	209 37	185 25	238 52
Specie { Gold.....	10,332 50	6,789 75	10,635 06	10,177 50
{ Silver.....	560 55	1,080 75	723 10	698 60
Legal tender notes.....				
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$298,265 44	\$289,530 66	\$309,786 03	\$306,204 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	6,693 40	7,922 64	9,379 70	6,460 49
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	10,750 00
Dividends unpaid.....	120 00	120 00		105 00
Individual deposits, subject to check.....	84,796 89	71,074 62	81,042 99	68,672 91
Demand certificates of deposit.....	135,400 15	139,163 40	148,113 34	160,215 96
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$298,265 44	\$289,530 66	\$309,786 03	\$306,204 36

No. 3264.

FIRST NATIONAL BANK, OVID.

R. M. STEEL, *President*; E. DeCAMP, *Vice President*; H. N. KEYS, *Cashier*.

DIRECTORS—R. M. Steel, E. DeCamp, H. A. Potter, A. M. Eaton, N. J. Clark, W. R. Shaw, H. F. Harris.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$149,991 02	\$150,199 37	\$140,174 34	\$142,680 56
Overdrafts.....	2,207 70	1,631 87	3,304 01	5,703 98
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	9,650 03	12,121 00	5,761 75	11,142 55
Due from other national banks.....	148 41	546 93	425 38	1,587 52
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	7,953 00	7,953 00	7,953 00	7,953 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,312 90	55 39	1,033 45	1,658 64
Premiums on U. S. bonds.....	1,600 00	1,600 00	1,600 00	1,600 00
Checks and other cash items.....	10 00	213 14	253 15	279 33
Exchanges for clearing house.....				
Bills of other banks.....	20 00	185 00	85 00	45 00
Fractional paper currency, nickels and cents.....	179 46	102 87	160 72	165 59
Specie { Gold.....	4,846 70	{ 2,355 00	{ 2,872 55	{ 2,195 00
{ Silver.....				
Legal tender notes.....	6,322 00	6,977 00	6,781 00	4,843 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$197,303 72	\$198,457 42	\$183,446 85	\$193,433 42
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,225 00	9,225 00	9,225 00
Undivided profits.....	2,433 97	212 09	1,186 28	4,057 50
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	36,992 70	37,032 71	30,347 87	30,014 40
Demand certificates of deposit.....	82,627 05	90,737 71	76,437 70	88,886 52
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....	5,000 00		5,000 00	
Bills payable.....				
Totals.....	\$197,303 72	\$198,457 42	\$183,446 85	\$193,433 42

REPORT OF THE COMMISSIONER OF

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

E. SMITH, *President*; N. M. PUGSLEY, *Vice President*; E. F. PARKS, *Cashier*.

DIRECTORS—E. Smith, A. B. Copley, N. M. Pugsley, H. M. Olney, E. F. Parks, R. W. Broughton, David Woodman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$198,462 09	\$194,447 43	\$202,380 58	\$198,274 84
Overdrafts	819 92	1,290 78	848 80	873 75
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	7,906 40	12,295 44	7,047 89	14,961 35
Due from other national banks	1,167 94	196 32	1,265 37	3,274 18
Due from State banks and bankers				
Banking house furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate and mortgages owned	7,800 00	7,800 00	7,800 00	7,800 00
Current expenses and taxes paid	1,063 66	119 15	631 84	1,339 15
Premiums on U. S. bonds	4,000 00	3,000 00	3,000 00	3,000 00
Checks and other cash items	138 59	147 81	77 66	1,034 99
Exchanges for clearing house				
Bills of other banks	477 00	921 00	773 00	596 00
Fractional paper currency, nickels and cents	85 34	103 11	180 25	157 50
Specie { Gold	5,112 45	4,839 30	5,131 90	5,075 60
{ Silver				
Legal tender notes	1,500 00	2,200 00	2,500 00	1,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				660 00
Totals	\$254,648 39	\$258,485 89	\$262,762 39	\$269,172 36
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	15,000 00	16,000 00	16,000 00	16,000 00
Undivided profits	9,066 41	3,316 74	5,920 31	8,921 61
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits subject to check	18,108 76	21,558 79	20,349 11	19,067 13
Demand certificates of deposit	89,973 22	90,114 86	89,992 97	101,535 24
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				1,148 38
Due to State banks and bankers				
Notes and bills rediscounted		5,000 00		
Bills payable			8,000 00	
Totals	\$254,648 39	\$258,485 89	\$262,762 39	\$269,172 36

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; E. W. CHAFFEE, *Vice President*; O. A. FRASER, *Cashier*.DIRECTORS—R. C. Safford, E. W. Chaffee, W. H. Hoyt, Peter Gaydee, A. M. Potter, C. W. Root,
D. D. Allen.

Resources.	Report of *May 17.	Report of *July 12.	Report of *Sept. 30.	Report of Dec. 9.
Loans and discounts.....				\$95,673 97
Overdrafts.....				9 62
U. S. bonds, to secure circulation.....				12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....				25,471 57
Due from other national banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....				5,092 82
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				758 93
Premiums on U. S. bonds.....				1,875 00
Checks and other cash items.....				
Exchanges for clearing house.....				
Bills of other banks.....				1,903 00
Fractional paper currency, nickels and cents.....				11 49
Specie { Gold.....				
{ Silver.....				4,019 40
Legal tender notes.....				1,600 00
Five per cent redemption fund.....				562 50
Due from U. S. treasurer.....				37 50
Totals.....				\$149,515 30
Liabilities.				
Capital stock paid in.....				\$50,000 00
Surplus fund.....				
Undivided profits.....				2,916 95
National bank notes outstanding.....				11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....				20,360 44
Demand certificates of deposit.....				64,987 91
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$149,515 30

* No reports received.

No. 2607.

* FIRST NATIONAL BANK, PONTIAC.

JNO. D. NORTON, *President*; G. JACOBS, *Vice President*; S. E. BEACH, JR., *Assistant Cashier*.

DIRECTORS—Chas. Danson, John D. Norton, B. S. Tregent, D. R. Shaw, Goodman Jacobs.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$388,817 43	\$381,379 33	\$353,318 44	
Overdrafts.....	3,673 52	5,545 81	9,444 89	
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	500 00	500 00	500 00	
Due from approved reserve agents.....	47,937 89	26,074 27	37,201 09	
Due from other national banks.....	709 54		549 80	
Due from State banks and bankers.....		2,020 25		
Banking house furniture and fixtures.....	8,000 00	8,000 00	8,000 00	
Other real estate and mortgages owned.....	3,400 00	3,400 00	3,400 00	
Current expenses and taxes paid.....	2,260 80	79 85	1,503 34	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,568 91	1,511 44	1,094 11	
Exchanges for clearing house.....				
Bills of other banks.....	7,097 00	5,660 00	6,206 00	
Fractional paper currency, nickels and cents.....	550 00	600 00	675 71	
Specie { Gold.....	3,100 00	3,122 00	6,268 00	
{ Silver.....				
Legal tender notes.....	6,000 00	20,000 00	5,500 00	
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	
Due from U. S. treasurer.....				
Totals.....	\$499,740 09	\$484,017 95	\$459,785 88	
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	
Surplus fund.....	20,000 00	20,000 00	20,000 00	
Undivided profits.....	38,075 48	31,980 24	36,940 91	
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	
Dividends unpaid.....		770 00		
Individual deposits subject to check.....	134,884 01	138,693 46	133,785 44	
Demand certificates of deposit.....	184,280 60	170,074 25	146,559 53	
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$499,740 09	\$484,017 95	\$459,785 88	

* Changed to First Commercial Bank, Pontiac, Dec., 1892.

No. 3388.

PONTIAC NATIONAL BANK, PONTIAC.

WM. G. HINMAN, *President*; B. F. ELWOOD, *Vice President*; ALBE LULL, *Cashier*.

DIRECTORS—Wm. G. Hinman, T. N. Turk, B. F. Elwood, A. G. Hunt, M. S. Brewer, P. A. Hitchcock, A. Lull.

Resources.	Report of May 17.	*Report of July 12.	*Report of Sept. 30.	*Report of Dec. 9.
Loans and discounts.....	\$245,175 30			
Overdrafts.....	47 08			
U. S. bonds, to secure circulation.....	25,000 00			
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stock, securities, etc.....				
Due from approved reserve agents.....	7,539 44			
Due from other national banks.....	6,039 30			
Due from State banks and bankers.....	4 51			
Banking house furniture and fixtures.....	10,725 81			
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,684 41			
Premiums on U. S. bonds.....	4,250 00			
Checks and other cash items.....	339 09			
Exchanges for clearing house.....				
Bills of other banks.....	549 00			
Fractional paper currency, nickels and cents.....	303 90			
Specie { Gold.....	6,094 12			
{ Silver.....				
Legal tender notes.....	8,309 00			
Five per cent redemption fund.....	1,125 00			
Due from U. S. treasurer.....				
Totals.....	\$317,182 96			
Liabilities.				
Capital stock paid in.....	\$100,000 00			
Surplus fund.....	12,500 00			
Undivided profits.....	7,704 17			
National bank notes outstanding.....	22,500 00			
Dividends unpaid.....	120 00			
Individual deposits, subject to check.....	75,495 81			
Demand certificates of deposit.....	88,721 08			
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	141 90			
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,000 00			
Bills payable.....				
Totals.....	\$317,182 96			

* No reports received.

No. 4446.

FIRST NATIONAL EXCHANGE BANK, PORT HURON.

HENRY HOWARD, *President*; JAS. GOULDEN, *Vice President*; H. G. BARNUM, *Cashier*;
JAS. BRADLEY, *Assistant Cashier*.

DIRECTORS—O'Brien J. Atkinson, Wm. Canham, Peter Hill, H. G. Barnum, Henry Howard, Jas. Goulden.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$468,838 10	\$562,783 51	\$508,086 06	\$482,324 71
Overdrafts.....	94 80	217 10	643 81	99 70
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	11,086 39	6,086 39	13,713 84	20,840 50
Due from approved reserve agents.....	80,439 86	88,339 39	131,242 47	76,946 07
Due from other national banks.....	9,274 25	4,570 45		173 00
Due from State banks and bankers.....	13,673 75	7,440 73	16,921 92	11,481 99
Banking house furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,800 00
Other real estate and mortgages owned.....				12,350 00
Current expenses and taxes paid.....	3,009 85	126 90	2,121 89	3,594 58
Premiums on U. S. bonds.....	5,250 00	4,875 00	4,875 00	4,500 00
Checks and other cash items.....	4,729 59	1,724 84	550 29	2,330 59
Exchanges for clearing house.....	721 77	343 70	1,588 42	4,993 27
Bills of other banks.....	10,178 00	7,594 00	3,112 00	5,871 00
Fractional paper currency, nickels and cents.....	8 91	23 97	24 41	95 26
Specie { Gold.....	12,052 55	10,373 60	11,182 90	11,928 05
{ Silver.....				
Legal tender notes.....	15,157 00	14,831 00	11,957 00	13,957 00
Five per cent redemption fund.....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer.....				
Totals.....	\$675,152 32	\$749,968 08	\$746,657 51	\$692,473 22
Liabilities.				
Capital stock paid in.....	\$135,000 00	\$135,000 00	\$135,000 00	\$135,000 00
Surplus fund.....	18,900 00	21,600 00	21,600 00	21,600 00
Undivided profits.....	22,037 36	13,139 59	21,096 44	26,547 52
National bank notes outstanding.....	33,250 00	33,250 00	33,750 00	33,250 00
Dividends unpaid.....		100 00		
Individual deposits subject to check.....	361,959 86	422,330 17	418,767 12	368,299 89
Demand certificates of deposit.....	97,560 06	122,548 32	101,651 28	98,531 01
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	100 00	2,000 00	2,000 00	
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	6,345 04		12,792 67	9,244 80
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$675,152 32	\$749,968 08	\$746,657 51	\$692,473 22

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; J. H. JONES, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS—C. H. Winchester, J. H. Jones, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$92,762 31	\$96,459 79	\$93,963 27	\$87,456 23
Overdrafts.....	4,898 70	3,619 31	4,615 32	2,819 92
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	3,513 09	2,246 63	394 24	4,591 00
Due from other national banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	2,869 95	2,869 95	2,869 95	2,869 95
Other real estate and mortgages owned.....	1,676 31	1,676 31	1,676 31	1,676 31
Current expenses and taxes paid.....	887 19	77 19	693 18	1,010 25
Premiums on U. S. bonds.....				
Checks and other cash items.....	25 00	206 49	35 60	101 04
Exchanges for clearing house.....				
Bills of other banks.....	4,526 00	3,229 00	3,919 00	2,435 00
Fractional paper currency, nickels and cents.....	134 32	113 79	81 32	50 47
Specie { Gold.....	2,563 00	4,060 95	1,103 00	2,000 00
{ Silver.....				1,248 10
Legal tender notes.....	4,000 00	3,000 00	4,000 00	2,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$130,918 37	\$130,621 91	\$126,413 69	\$121,320 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,861 16	5,398 08	6,978 08	8,781 03
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	28,113 54	30,067 23	27,845 95	24,298 58
Demand certificates of deposit.....	23,693 67	23,906 60	20,339 66	16,991 16
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$130,918 37	\$130,621 91	\$126,413 69	\$121,320 77

REPORT OF THE COMMISSIONER OF

No. 4413.

FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.

DIRECTORS—L. K. Parkhurst, J. W. Parkhurst, James M. Reed, J. B. Judkins, N. A. Stoddard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$116,879 68	\$109,667 73	\$113,073 08	\$115,769 08
Overdrafts.....	1,555 63	2,041 73	1,803 13	963 65
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	4,216 00	4,216 00	2,216 00	2,216 00
Due from approved reserve agents.....	11,388 37	4,701 13	6,258 00	7,067 54
Due from other national banks.....	4,371 30	91 36		2,562 27
Due from State banks and bankers.....			2,801 39	3,716 94
Banking house furniture and fixtures.....	9,190 64	9,190 64	9,190 64	9,190 64
Other real estate and mortgages owned.....		500 00	2,000 00	500 00
Current expenses and taxes paid.....	426 81	12 88	577 93	839 20
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	486 16	191 29		1,803 30
Exchanges for clearing house.....				
Bills of other banks.....	1,293 00	1,985 00	6,707 00	9,983 00
Fractional paper currency, nickels and cents.....	125 00	199 00	38 65	227 50
Specie { Gold.....	944 00	4,170 00	2,661 25	3,804 50
{ Silver.....				
Legal tender notes.....	3,000 00	3,018 00	5,500 00	8,555 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$168,939 09	\$155,047 26	\$167,889 57	\$182,261 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	5,771 72	449 12	3,069 99	6,592 00
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits, subject to check.....	56,622 65	47,691 63	56,103 69	65,418 11
Demand certificates of deposit.....	36,294 72	35,656 51	37,247 71	38,806 89
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....			218 18	194 07
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$168,939 09	\$155,047 26	\$167,889 57	\$182,261 07

No. 354.

FIRST NATIONAL BANK, ROMEO.

JNO. H. BRABB, *President*; M. A. GIDDINGS, *Vice President*; CHAS. M. TACKELS, *Cashier*.

DIRECTORS—John H. Brabb, Moses A. Giddings, Charles Burr, Harvey Mellen, Marvil J. Brabb, Enos R. Mathews, Edward C. Newbury, Henry S. Evans, Chas. M. Tackels.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$147,920 36	\$146,988 90	\$144,510 77	\$164,620 65
Overdrafts	42 74			4 48
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	49,058 05	30,791 08	57,072 93	36,381 63
Due from other national banks	499 50	500 00	1,772 00	1,301 50
Due from State banks and bankers				
Banking house furniture and fixtures	8,204 90	8,204 90	8,204 90	8,204 90
Other real estate and mortgages owned				
Current expenses and taxes paid	676 53	5 95	449 85	798 91
Premiums on U. S. bonds				
Checks and other cash items	1,022 26	491 25	686 67	1,648 57
Exchanges for clearing house				
Bills of other banks	323 00	567 80	162 00	
Fractional paper currency, nickels and cents	81 21	58 32	42 81	22 98
Specie { Gold	5,371 40	7,006 65	4,574 95	2,425 00
{ Silver				2,657 70
Legal tender notes	3,000 00	7,560 00	1,436 00	2,090 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$242,324 95	\$228,299 85	\$245,037 88	\$246,281 32
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits	5,825 22	1,827 39	4,374 33	6,735 53
National bank notes outstanding	20,500 00	20,500 00	20,500 00	20,500 00
Dividends unpaid	50 00	952 50		
Individual deposits, subject to check	54,376 92	44,811 10	62,473 58	62,267 17
Demand certificates of deposit	21,572 81	20,208 86	17,690 02	16,778 62
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$242,324 95	\$228,299 85	\$245,037 88	\$246,281 32

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President*; JNO. SMITH, JR., *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS—Sam'l A. Reade, Jas. R. Moreland, N. Larzelier, A. Kennedy, U. Townsend, Rob't McKay,
F. S. Crismon, Jno. Smith, Jr., E. W. Giddings.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$145,475 62	\$139,426 96	\$155,132 78	\$148,005 03
Overdrafts.....	491 69	504 00	272 16	90 40
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	28,334 87	41,579 16	17,308 54	19,444 73
Due from other national banks.....		324 37	201 00	126 52
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	10,354 36	10,354 36	10,354 36	10,354 36
Other real estate and mortgages owned.....	1,314 37	1,314 37	1,314 37	1,314 37
Current expenses and taxes paid.....	644 02	8 35	72 37	814 62
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,281 29	475 50	781 30	1,033 37
Exchanges for clearing house.....				
Bills of other banks.....	3,308 00	5,959 00	2,380 00	188 00
Fractional paper currency, nickels and cents.....	54 86	43 66	51 26	39 81
Specie { Gold.....	5,829 25	6,558 00	7,520 85	6,445 05
{ Silver.....				
Legal tender notes.....	1,000 00	1,000 00	1,000 00	500 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....		500 00		500 00
Totals.....	\$224,213 33	\$234,172 73	\$222,513 99	\$214,980 76
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	8,976 03	4,677 94	7,333 82	10,579 57
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	342 00	2,683 00	693 00	443 00
Individual deposits subject to check.....	72,395 30	84,306 43	71,987 17	61,458 19
Demand certificates of deposit.....				
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		5 36		
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$224,213 33	\$234,172 73	\$222,513 99	\$214,980 76

No. 1768.

THE FIRST NATIONAL BANK OF SAGINAW, SAGINAW.

A. W. WRIGHT, *President*; C. W. WELLS, *Vice President*; T. W. STALKER, *Cashier*.

DIRECTORS—A. W. Wright, C. W. Wells, A. P. Bliss, W. T. Knowlton, Gardon Corning, C. H. Davis, Amasa Rust.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$497,815 07	\$430,429 36	\$415,466 81	\$432,977 18
Overdrafts	75 76	2,485 61	1,017 68	363 08
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	149,039 54	413,943 62	266,764 23	271,977 52
Due from other national banks	9,422 24		6,484 66	2,103 21
Due from State banks and bankers	475 87	337 59	1,670 82	115 71
Banking house furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,664 76	25 85	6,784 82	8,575 23
Premiums on U. S. bonds	8,000 00	8,000 00	7,000 00	7,000 00
Checks and other cash items	294 03		24 01	
Exchanges for clearing house				
Bills of other banks	8,122 00	12,120 00	6,155 00	5,305 00
Fractional paper currency, nickels and cents	226 43	96 75	23 84	255 02
Specie { Gold	15,025 00	17,000 00	15,000 00	} 17,424 00
{ Silver	1,648 80	2,708 60	1,579 96	
Legal tender notes	24,375 00	14,000 00	13,000 00	13,375 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer				
Totals	\$770,934 50	\$954,897 38	\$794,721 77	\$813,227 95
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits	21,021 92	11,857 96	15,919 94	22,872 93
National bank notes outstanding	43,700 00	44,150 00	44,050 00	41,750 00
Dividends unpaid	100 00	150 00	100 00	100 00
Individual deposits subject to check	176,753 50	352,606 06	192,966 14	198,079 88
Demand certificates of deposit	239,017 58	252,118 88	253,020 77	255,478 64
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	4,715 32	4,220 45	3,512 25	264 41
Due to State banks and bankers	10,626 18	14,794 03	10,152 67	19,682 09
Notes and bills rediscounted				
Bills payable				
Totals	\$770,934 50	\$954,897 38	\$794,721 77	\$813,227 95

No. 637.

FIRST NATIONAL BANK OF EAST SAGINAW, SAGINAW.

ERASTUS T. JUDD, *President*; JOHN W. HOWRY, *Vice President*; CLARENCE L. JUDD, *Cashier*;
CHAS. A. WOOD, *Assistant Cashier*.

DIRECTORS—Erastus T. Judd, John W. Howry, John J. Rupp, Jno. S. Estabrook, Willis H. Gilbert,
O. Frank Webster, Henry S. Wilson, H. Kirk Howry, Clarence L. Judd.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$469,130 23	\$491,008 09	\$475,816 47	\$472,617 13
Overdrafts	1,311 97	1,857 54	2,234 17	4,303 55
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	39,164 22	34,005 64	65,829 01	57,882 96
Due from other national banks	4,693 10	3,251 71	1,715 29	5,954 39
Due from State banks and bankers	4,616 05	8,374 55		
Banking house furniture and fixtures	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	3,918 01	92 55	3,492 39	5,468 72
Premiums on U. S. bonds				
Checks and other cash items	821 45	1,371 92	9,869 35	4,702 68
Exchanges for clearing house	1,766 21	1,205 87	33,794 11	1,050 77
Bills of other banks	2,425 00	528 00	785 00	1,907 00
Fractional paper currency, nickels and cents	24 46	22 57	30 52	31 16
Specie { Gold	8,601 75	8,154 00	6,786 25	3,042 75
{ Silver				
Legal tender notes	23,582 00	24,977 00	23,381 00	23,582 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer			1,000 00	
Totals	\$606,179 45	\$619,474 44	\$675,858 59	\$631,668 11
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits	26,650 27	21,551 74	27,250 39	31,828 63
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits subject to check	179,698 61	199,976 48	259,603 02	208,714 43
Demand certificates of deposit	185,416 31	157,335 15	157,720 28	157,649 39
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	2,246 00		25 00	150 00
Cashier's checks outstanding		1,335 57		
Due to other national banks		13,952 45	3,623 85	4,332 04
Due to State banks and bankers	29,668 26	42,823 05	45,136 05	51,493 62
Notes and bills rediscounted				
Bills payable				
Totals	\$606,179 45	\$619,474 44	\$675,858 59	\$631,668 11

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEO. W. MORLEY, *President*; SEWELL AVERY, *Vice President*; GEO. B. MORLEY, *Cashier*;
E. W. GLYNN, *Assistant Cashier*.

DIRECTORS—Geo. W. Morley, Sewell Avery, Waldo A. Avery, H. C. Potter, Jr., Edward W. Morley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$834,164 04	\$938,641 52	\$969,728 14	\$978,423 70
Overdrafts	2,823 25	3,600 93	1,912 87	5,722 66
U. S. bonds, to secure circulation	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	59,170 82	192,499 17	62,678 46	101,282 32
Due from other national banks	3,037 36	5,180 64	4,458 29	2,575 59
Due from State banks and bankers	15,587 08	12,444 88	6,063 15	17,970 03
Banking house furniture and fixtures	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	6,166 28	408 68	8,558 74	10,529 31
Premiums on U. S. bonds				
Checks and other cash items	1,579 88	940 84	6,458 40	2,588 59
Exchanges for clearing house	10,252 97	1,961 83	1,987 91	2,961 90
Bills of other banks	3,060 00	2,910 00	2,105 00	2,441 00
Fractional paper currency, nickels and cents	437 99	277 98	346 07	278 07
Specie { Gold	24,038 00	33,191 85	40,938 66	54,227 28
{ Silver				
Legal tender notes	25,747 00	24,188 00	28,410 00	21,404 00
Five per cent redemption fund	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer	547 50		2,097 00	500 00
Totals	\$1,037,799 67	\$1,267,433 82	\$1,186,930 19	\$1,252,091 95
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits	20,242 25	13,194 91	22,888 76	31,347 76
National bank notes outstanding	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid	50 00	3,148 75		
Individual deposits, subject to check	390,923 31	616,909 51	523,106 36	588,183 57
Demand certificates of deposit	208,457 90	214,428 76	256,082 96	260,879 24
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	500 00			565 96
Cashier's checks outstanding				
Due to other national banks	10,231 75	18,233 23	2,883 01	7,043 53
Due to State banks and bankers	37,809 49	67,768 66	48,219 10	30,321 89
Notes and bills rediscounted	35,834 97			
Bills payable				
Totals	\$1,037,799 67	\$1,267,433 82	\$1,186,930 19	\$1,252,091 95

REPORT OF THE COMMISSIONER OF

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; AMASA RUST, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS—Daniel Hardin, E. M. Joslin, Amasa Rust, George A. Alderton, Francis Hood, Chester Brown, J. F. Brand, M. O. Robinson, E. McCarty.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$326,981 44	\$313,302 73	\$379,463 48	\$354,887 68
Overdrafts.....	167 77	126 39	229 28	2,637 12
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				5,100 13
Due from approved reserve agents.....	59,456 70	37,891 58	30,303 95	24,792 63
Due from other national banks.....		15,462 25	4,655 01	5,647 51
Due from State banks and bankers.....	678 61	1,002 26	29 37	1,439 67
Banking house furniture and fixtures.....	14,000 00	14,000 00	14,000 00	14,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,648 45	15 88	1,655 33	2,400 23
Premium on U. S. bonds.....	6,500 00	5,500 00	5,500 00	5,500 00
Checks and other cash items.....	167 75	348 07	2 00	618 54
Exchanges for clearing house.....				
Bills of other banks.....	951 00	1,145 00	925 00	1,893 00
Fractional paper currency, nickels and cents.....	159 27	118 66	50 34	181 16
Specie { Gold.....	8,295 00	7,060 50	8,803 00	13,146 50
{ Silver.....	1,989 70	1,893 95	1,555 60	
Legal tender notes.....	12,400 00	8,200 00	11,100 00	16,050 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$459,520 69	\$432,192 27	\$484,427 36	\$473,859 17
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	7,355 24	1,924 55	6,638 41	10,091 02
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	21,850 00
Dividends unpaid.....		2,050 00		
Individual deposits subject to check.....	158,266 54	128,489 91	134,925 69	153,153 15
Demand certificates of deposit.....	122,898 72	128,728 55	169,134 99	141,912 86
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....		200 00		75 00
Cashier's checks outstanding.....				
Due to other national banks.....	1,935 13			
Due to State banks and bankers.....	6,565 06	8,803 96	11,228 27	6,777 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$459,520 69	\$432,192 27	\$484,427 36	\$473,859 17

No. 2761.

HOME NATIONAL BANK OF EAST SAGINAW, SAGINAW.

W. R. BURT, *President*; J. H. BOOTH, *Vice President*; A. H. COMSTOCK, *Cashier*.

DIRECTORS—W. R. Burt, T. E. Dorr, Wm. Callam, J. H. Booth, D. G. Holland, W. C. McClure, Farnham Lyon, Carl Heavenrich, A. H. Comstock, C. W. Burt, Jas. Laxley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$1,330,190 73	\$1,328,194 42	\$1,417,672 93	\$1,320,574 19
Overdrafts	1,442 22	9,800 59	8,444 04	1,233 90
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	400,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				1,500 00
Due from approved reserve agents	76,702 78	101,592 85	130,562 89	99,260 29
Due from other national banks	5,846 39	22,591 36	8,793 12	2,775 76
Due from State banks and bankers	347 97	204 63	171,858 91	417 45
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid	6,368 26	260 98	4,914 43	9,260 02
Premiums on U. S. bonds				
Checks and other cash items	456 34	231 39	571 98	366 35
Exchanges for clearing house	3,437 12	1,042 88	2,347 21	4,500 13
Bills of other banks	3,444 00	5,646 00	8,051 00	1,752 00
Fractional paper currency, nickels and cents	149 43	269 28	176 52	324 64
Specie { Gold	23,308 12	19,722 00	22,282 00	25,634 00
{ Silver	7,082 55	13,300 75	11,697 60	13,173 90
Legal tender notes	26,337 00	25,093 00	46,582 00	27,690 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	18,000 00
Due from U. S. treasurer	3,000 00	2,660 00	1,500 00	
Totals	\$1,540,362 91	\$1,582,860 18	\$1,887,654 63	\$1,926,462 63
Liabilities.				
Capital stock paid in	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	140,000 00
Undivided profits	55,155 09	32,569 28	53,925 30	33,613 85
National bank notes outstanding	45,000 00	45,000 00	43,900 00	360,000 00
Dividends unpaid		1,800 00		
Individual deposits subject to check	683,465 98	727,270 25	978,744 72	706,421 66
Demand certificates of deposit	178,798 72	209,836 73	235,539 56	256,749 68
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	159 36	64 11	82 82	200 00
Cashier's checks outstanding			208 33	
Due to other national banks	10,426 59	6,749 30	13,909 08	7,555 01
Due to State banks and bankers	17,357 22	9,570 51	11,344 82	15,948 12
Notes and bills rediscounted				5,974 31
Bills payable				
Totals	\$1,540,362 91	\$1,582,860 18	\$1,887,654 63	\$1,926,462 63

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; C. E. WELLS, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.*
Loans and discounts.....	\$127,997 92	\$178,862 68	\$181,503 71	
Overdrafts.....	32 15	245 34	277 66	
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,100 00	1,100 00	1,100 00	
Due from approved reserve agents.....	46,839 34	76,674 63	39,857 95	
Due from other national banks.....	293 33		45 50	
Due from State banks and bankers.....	1,413 13	89 10	631 98	
Banking house furniture and fixtures.....	6,500 00	6,250 00	6,250 00	
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,308 51	136 02	962 48	
Premiums on U. S. bonds.....	1,000 00			
Checks and other cash items.....	2 50	105 09	309 39	
Exchanges for clearing house.....				
Bills of other banks.....	4,597 00	5,615 00	6,722 00	
Fractional paper currency, nickels and cents.....	215 48	197 11	89 34	
Specie { Gold.....	7,050 70	{ 7,470 00	{ 9,293 50	
{ Silver.....		{ 11,292 90	{	
Legal tender notes.....	1,000 00			
Five per cent redemption fund.....	562 50	562 50	562 50	
Due from U. S. treasurer.....				
Totals.....	\$212,407 56	\$301,100 37	\$260,106 01	
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	
Surplus fund.....	10,000 00	12,500 00	12,500 00	
Undivided profits.....	6,759 99	3,879 41	5,701 67	
National bank notes outstanding.....	10,750 00	10,750 00	10,750 00	
Dividends unpaid.....				
Individual deposits subject to check.....	60,660 14	148,484 49	82,362 29	
Demand certificates of deposit.....	74,237 43	75,486 47	95,922 90	
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			75 00	
Cashier's checks outstanding.....				
Due to other national banks.....			2,094 15	
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Liabilities other than those above stated.....			700 00	
Totals.....	\$212,407 56	\$301,100 37	\$260,106 01	

* No report received.

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; GEO. A. STEEL, *Vice President*; P. E. WALSWORTH, *Cashier*; R. C. DEXTER, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, John Hicks, Galusha Pennell, Cooley E. Ball, C. C. Vaughan, P. E. Walsworth.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$253,837 94	\$239,292 02	\$278,002 72	\$244,825 29
Overdrafts	5,515 14	19,145 21	2,346 06	1,126 47
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	667 42	667 42	1,210 40	667 42
Due from approved reserve agents	5,692 89	22,403 96	5,931 31	19,514 54
Due from other national banks	8,048 23	5,000 29	6,221 63	5,000 00
Due from State banks and bankers		340 00		76 98
Banking house furniture and fixtures	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,206 66	34 86	1,244 34	2,272 83
Premiums on U. S. bonds				
Checks and other cash items	13 71	84 97	215 16	47 91
Exchanges for clearing house				
Bills of other banks	205 00	220 00	685 00	300 00
Fractional paper currency, nickels and cents	371 04	459 19	413 79	423 35
Specie { Gold	18,104 35	7,587 50	8,325 00	10,420 00
{ Silver		6,037 00	4,452 60	4,856 69
Legal tender notes	5,104 00	5,500 00	10,500 00	7,604 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$334,391 38	\$341,397 42	\$354,173 01	\$331,760 48
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	14,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	5,044 12	2,564 25	3,890 49	6,116 98
National bank notes outstanding	22,560 00	21,800 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits, subject to check	62,859 84	68,807 47	98,133 75	79,286 99
Demand certificates of deposit	98,926 28	102,745 53	90,461 85	90,898 28
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers	31,061 14	30,480 17	24,186 92	17,858 23
Notes and bills rediscounted				
Bills payable				
Totals	\$334,391 38	\$341,397 42	\$354,173 01	\$331,760 48

No. 3239.

FIRST NATIONAL BANK, ST. LOUIS.

R. M. STEEL *President*; JOHN TUGER, *Vice President*; A. B. DARRAGH, *Cashier*.

DIRECTORS—Robert M. Steel, James Henry, John Tuger, Geo. A. Steel, A. B. Darragh.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$119,793 19	\$117,806 23	\$120,710 81	\$128,812 02
Overdrafts.....	205 34	717 09	835 42	259 89
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	863 40	863 40	863 40	863 40
Due from approved reserve agents.....	4,908 84	4,899 22	10,847 95	7,309 88
Due from other national banks.....	122 20	1,665 23	277 25	531 13
Due from State banks and bankers.....				100 00
Banking house furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate and mortgages owned.....	1,878 29	1,878 29	1,878 29	1,736 39
Current expenses and taxes paid.....	1,079 29	4 30	1,180 57	2,485 92
Premiums on U. S. bonds.....	2,000 00	2,000 00	1,875 00	1,875 00
Checks and other cash items.....	49 85	420 18	73 12	98 17
Exchanges for clearing house.....				
Bills of other banks.....	745 00	2,017 00	976 00	629 00
Fractional paper currency, nickels and cents.....	237 31	189 88	158 66	181 47
Specie { Gold.....	6,364 50	5,425 00	7,150 00	3,500 00
{ Silver.....			2,072 00	4,285 00
Legal tender notes.....	3,500 00	4,500 00	4,500 00	4,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$156,509 71	\$157,148 32	\$167,680 97	\$171,429 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,150 00	2,150 00	2,500 00	2,500 00
Undivided profits.....	3,976 70	3,276 80	2,178 36	4,420 63
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	31,353 43	30,089 44	32,174 29	37,971 15
Demand certificates of deposit.....	57,712 77	59,178 06	69,558 32	65,287 99
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	66 81			
Due to State banks and bankers.....				
Notes and bills rediscounted.....		1,203 42		
Bills payable.....				
Totals.....	\$156,509 71	\$157,148 32	\$167,660 97	\$171,429 77

No. 3547.

FIRST NATIONAL BANK, SAULT STE MARIE.

OTTO FOWLE, *President*; H. W. SEYMOUR, *Vice President*; E. H. MEAD, *Cashier*; A. J. MCCLUNG, *Assistant Cashier*.

DIRECTORS—Geo. Kemp, P. M. Church, Jno. A. Colwell, J. H. Steere, H. W. Seymour, Otto Fowle, E. H. Mead, F. B. Chesbrough.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$118,086 70	\$115,261 86	\$121,759 87	\$124,232 18
Overdrafts.....	8 52	43 22	15 77	50 21
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.	24,054 00	23,916 50	24,097 50	24,097 50
Due from approved reserve agents.....	21,150 55	28,226 46	43,831 78	32,663 83
Due from other national banks.....		50 00	50 00	108 71
Due from State banks and bankers.....	975 60	30 00	295 18	80 69
Banking house furniture and fixtures.....	46,958 78	46,958 78	46,958 78	46,958 78
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....		2,128 22	105 79	1,849 98
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,000 00	2,000 00
Checks and other cash items.....	2,228 55	1,229 30	700 49	2,949 61
Exchanges for clearing house.....				
Bills of other banks.....	742 00	2,626 00	3,142 00	2,360 00
Fractional paper currency, nickels and cents.....	108 24	98 15	143 25	154 65
Specie { Gold.....	10,546 05	10,889 50	15,946 35	15,391 35
{ Silver.....				
Legal tender notes.....	15,000 00	15,500 00	19,000 00	8,500 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$255,421 49	\$262,515 49	\$291,109 26	\$274,459 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	3,340 51	4,291 63	1,513 65	4,298 53
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	79,587 26	86,450 23	108,365 26	94,037 45
Demand certificates of deposit.....	86,215 32	84,853 68	93,830 47	89,867 56
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	28 40	669 95	1,149 88	
Liabilities other than those above stated.....				6 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$255,421 49	\$262,515 49	\$291,109 26	\$274,459 54

No. 3747.

THE SAULT STE. MARIE NATIONAL BANK, SAULT STE. MARIE.

T. W. BURDICK, *President*; A. PRENZLAUER, *Vice President*; W. B. CADY, *Cashier*; N. A. BURDICK, *Assistant Cashier*.

DIRECTORS—T. W. Burdick, Jas. H. Easton, Andrew Blank, Frank Perry, John G. Stradley, E. S. B. Sutton, James Ryan, Albert Prenzlauer, W. B. Cady.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$128,452 65	\$121,447 84	\$136,207 49	\$124,114 38
Overdrafts	1,178 81	1,495 52	1,796 33	785 08
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	5,750 00	5,750 00	5,750 00	5,750 00
Due from approved reserve agents	6,421 95	18,885 75	30,339 63	4,030 83
Due from other national banks	7,162 80	2,207 33	598 88	3,861 38
Due from State banks and bankers		4 61		
Banking house furniture and fixtures	81,386 65	81,386 65	81,386 65	81,386 65
Other real estate and mortgages owned				
Current expenses and taxes paid	4,774 56	6,032 93	3,012 02	4,789 08
Premiums on U. S. bonds				
Checks and other cash items	360 77	364 82	5,714 61	656 51
Exchanges for clearing house				
Bills of other banks	2,830 00	1,550 00	1,876 00	2,150 00
Fractional paper currency, nickels and cents	43 93	280 75	83 14	135 98
Specie { Gold	9,175 50	10,266 20	6,745 00	11,080 00
{ Silver				
Legal tender notes	3,500 00	2,500 00	5,900 00	5,800 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$277,162 62	\$278,297 40	\$305,534 64	\$270,664 89
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	3,350 00	3,350 00	3,350 00	3,350 00
Undivided profits	5,659 47	6,691 91	4,511 17	6,121 79
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid	135 00	135 00	135 00	135 00
Individual deposits subject to check	84,717 75	82,184 56	116,729 33	81,623 49
Demand certificates of deposit	39,149 42	40,145 26	45,533 07	41,359 66
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	450 00		1,400 00	
Cashiers' checks outstanding				
Due to other national banks	211 72	2,831 99	154 98	
Due to State banks and bankers	989 26	458 68	1,220 59	574 95
Notes and bills rediscounted	20,000 00	20,000 00	10,900 00	15,000 00
Bills payable				
Totals	\$277,162 62	\$278,297 40	\$305,534 64	\$270,664 89

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; JAMES THORNTON, *Vice President*; WM. M. ALLMAN, *Cashier*.

DIRECTORS—Levant E. White, James Thornton, William Allman, Jonathan G. Wait, Arthur W. Wright, Rufus F. Birch, Geo. G. Bender.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$172,235 60	\$167,512 17	\$173,474 37	\$172,044 01
Overdrafts.....	2,649 65	6,721 11	6,811 93	5,105 86
U. S. bonds, to secure circulation.....	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	4,015 08	3,142 98	6,861 26	6,799 06
Due from other national banks.....			580 16	630 53
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	11,472 98	11,472 98	11,472 98	11,472 98
Other real estate and mortgages owned.....	4,000 00	3,000 00	3,000 00	
Current expenses and taxes paid.....	273 02	196 45		643 33
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	503 62	292 16	984 83	1,052 85
Exchanges for clearing house.....				
Bills of other banks.....	692 00	589 00	742 00	966 00
Fractional paper currency, nickels and cents.....	147 79	141 45	178 03	104 24
Specie { Gold.....	9,445 00	} 7,738 35	7,434 85	7,360 75
{ Silver.....	1,518 45			
Legal tender notes.....	6,000 00	8,000 00	6,000 00	5,000 00
Five per cent redemption fund.....	742 50	742 50	742 50	742 50
Due from U. S. treasurer.....	300 00			
Totals.....	\$232,495 69	\$228,049 15	\$236,782 91	\$230,425 11
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits.....	4,132 86	531 61	1,710 54	4,078 97
National bank notes outstanding.....	14,850 00	14,850 00	14,850 00	14,850 00
Dividends unpaid.....				
Individual deposits subject to check.....	51,480 83	50,595 14	47,563 82	41,393 90
Demand certificates of deposit.....	89,018 28	87,895 03	98,089 95	96,602 24
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	14 22	677 37	1,068 57	
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$232,495 69	\$228,049 15	\$236,782 91	\$230,425 11

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

C. L. BLOOD, *President*; S. A. WALTON, *Vice President*; C. H. BLOOD, *Cashier*; G. F. KNAPPEN, *Assistant Cashier*.

DIRECTORS—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, Cyrus Roberts, J. H. Gardner, Gardner Powell.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$115,696 50	\$116,848 64	\$124,207 64	\$142,572 37
Overdrafts.....	272 02	1,514 50	277 42	526 41
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	24,000 00	24,000 00	24,000 00	24,699 30
Due from approved reserve agents.....	2,751 63	6,060 19	5,782 09	1,997 51
Due from other national banks.....	6,494 40	8,851 72	13,746 42	3,757 26
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	9,800 00	9,909 00	9,899 00	9,898 00
Other real estate and mortgages owned.....	18,874 29	18,651 00	18,494 35	18,403 16
Current expenses and taxes paid.....	71 43	963 50	1,988 49	454 48
Premiums on U. S. bonds.....				
Checks and other cash items.....	9 00	10 50	55 50	313 89
Exchanges for clearing house.....				
Bills of other banks.....	85 00	370 00	50 00	35 00
Fractional paper currency, nickels and cents.....	197 68	181 84	171 27	123 94
Specie { Gold.....	12,206 70	10,636 30	10,114 60	8,559 75
{ Silver.....				
Legal tender notes.....	9,516 00	7,860 00	5,776 00	5,295 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$252,224 65	\$258,107 19	\$266,812 78	\$268,881 07
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	888 80	2,129 82	4,590 13	858 22
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....				
Individual deposits subject to check.....	26,582 57	24,619 43	21,057 61	26,419 13
Demand certificates of deposit.....	59,753 28	66,357 94	76,165 04	76,608 72
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$252,224 65	\$258,107 19	\$266,812 78	\$268,881 07

No. 3133.

THREE RIVERS NATIONAL BANK, THREE RIVERS.

JOHNSON BENNETT, *President*; W. G. CALDWELL, *Vice President*; L. T. WILCOX, *Cashier*;J. B. BURNS, *Assistant Cashier*.

DIRECTORS—J. Bennett, W. G. Caldwell, L. T. Wilcox, J. Dunham, Chas. W. Cox, Lewis Emery, Jr., F. H. Case.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$115,049 64	\$105,409 69	\$125,265 20	\$126,948 22
Overdrafts	5,399 19	8,573 04	8,659 09	6,839 56
U. S. bonds, to secure circulation	16,000 00	16,000 00	16,000 00	16,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks securities, etc.	1,000 00	1,000 00	1,000 00	1,000 00
Due from approved reserve agents	1,809 23	5,040 46	4,575 72	973 31
Due from other national banks	9,774 43			
Due from State banks and bankers		14,961 43	7,689 77	573 14
Banking house furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned	538 76	2,324 60	2,324 60	2,324 60
Current expenses and taxes paid	1,065 26	1,537 57	2,553 34	3,082 30
Premiums on U. S. bonds				
Checks and other cash items	1,580 49	1,688 34	56 06	329 55
Exchanges for clearing house				
Bills of other banks			745 00	
Fractional paper currency, nickels and cents	129 09	103 20	135 49	183 82
Specie { Gold	5,542 00	6,113 00	2,695 00	4,130 00
{ Silver			1,925 00	1,622 00
Legal tender notes	5,711 00	4,602 00	3,000 00	2,779 00
Five per cent redemption fund	720 00	720 00	720 00	720 00
Interest paid			735 59	981 01
Totals	\$167,819 09	\$171,573 33	\$181,579 86	\$171,986 51
Liabilities.				
Capital stock paid in	\$64,000 00	\$64,000 00	\$64,000 00	\$64,000 00
Surplus fund	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits	2,594 51	4,797 11	7,313 58	9,233 65
National bank notes outstanding	14,400 00	14,400 00	14,400 00	14,400 00
Dividends unpaid				
Individual deposits, subject to check	24,193 28	29,369 00	22,876 47	17,176 29
Demand certificates of deposit	49,631 30	46,007 22	59,989 81	52,555 10
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				1,621 47
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$167,819 09	\$171,573 33	\$181,579 86	\$171,986 51

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JNO. C. LEWIS, *President*; JNO. T. BEADLE, *Vice President*; C. A. HAMMOND, *Cashier*.

DIRECTORS—Jno. C. Lewis, Jno. T. Beadle, D. C. Leach, Wm. Gill, B. J. Morgan, Frank Hamilton, W. L. Hammond.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$160,144 77	\$143,772 98	\$144,429 60	\$143,879 56
Overdrafts	317 37	188 83	123 79	1,025 33
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				300 00
Due from approved reserve agents	2,143 12	2,066 45	5,151 82	3,498 61
Due from other national banks	1,230 12	1,194 70	3,157 75	1,167 89
Due from State banks and bankers				
Banking house furniture and fixtures	15,500 00	15,500 00	15,500 00	15,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	1,702 58	99 43	1,127 00	2,178 81
Premiums on U. S. bonds	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items	64 72	304 00	1,491 17	460 92
Exchanges for clearing house		515 89		
Bills of other banks	1,125 00	1,089 00	814 00	633 00
Fractional paper currency, nickels and cents	152 53	287 50	105 05	193 24
Specie { Gold	10,571 25	11,254 90	9,484 10	10,282 50
{ Silver				
Legal tender notes	8,000 00	6,100 00	7,300 00	10,200 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$215,813 96	\$196,986 13	\$203,246 78	\$203,882 66
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	5,000 00	5,000 00	5,000 00
Undivided profits	6,135 44	521 57	2,818 38	5,496 58
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits subject to check	48,666 73	43,787 02	62,375 68	46,470 36
Demand certificates of deposit	72,761 79	73,523 19	71,302 72	85,665 72
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks		49 35		
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable	17,000 00	12,500 00		
Totals	\$215,813 96	\$196,936 13	\$203,246 78	\$203,882 66

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

THOS. B. BUELL, *President*; DAN'L D. BUELL, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS—Thomas B. Buell, Darius D. Buell, Edward Stanton, Harvey M. Doubleday, Jno. P. Fox, Marshall P. Maxon, Lilius E. Parsons.

Resources.	Report of May 17,	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$101,686 05	\$99,770 30	\$105,515 36	\$113,739 89
Overdrafts.....	3,397 08	3,587 13	4,927 19	4,518 67
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	10,650 67	29,284 18	19,350 94	2,841 75
Due from other national banks.....	123 99	615 33	424 19	257 69
Due from State banks and bankers.....	9,566 90	8,577 89	10,024 95	9,394 87
Banking house furniture and fixtures.....	7,400 00	7,400 00	7,400 00	7,400 00
Other real estate and mortgages owned.....	1,175 00	1,175 00	1,175 00	1,175 00
Current expenses and taxes paid.....	1,759 54	33 80	1,002 18	1,446 86
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50
Checks and other cash items.....	1,884 76	1,162 13	1,230 52	1,401 59
Exchanges for clearing house.....				
Bills of other banks.....	2,663 00	5,297 00	1,768 00	1,808 00
Fractional paper currency, nickels and cents.....	28	1 52	4 80	3 77
Specie { Gold.....	3,577 00	3,443 90	4,277 40	3,615 15
{ Silver.....				
Legal tender notes.....	5,500 00	5,000 00	6,000 00	8,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$201,901 77	\$218,365 68	\$216,118 03	\$208,620 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	6,409 70	5,309 84	6,725 25	9,056 85
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....	168 00	168 00	168 00	168 00
Individual deposits subject to check.....	21,301 34	37,295 44	32,486 89	28,768 60
Demand certificates of deposit.....	69,022 73	70,592 40	71,623 44	65,388 42
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....			114 45	238 87
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$201,901 77	\$218,365 68	\$216,118 03	\$208,620 74

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

EZRA BOSTWICK, *President*; JNO. B. TUCKER, *Vice President*; JNO. MCCAUSEY, *Cashier*.

DIRECTORS—EZRA BOSTWICK, J. B. TUCKER, ISAAC TOWER, S. P. WILLIAMS, A. C. MCCRARY, HENRY SEYMOUR WARREN D. BAKER.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$172,416 52	\$163,229 10	\$168,131 87	\$181,007 50
Overdrafts.....	3,737 35	7,315 61	3,013 04	5,509 45
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	9,199 44	22,290 00	23,395 89	10,734 57
Due from other national banks.....	1,218 33	340 09		
Due from State banks and bankers.....	5,000 00	5,000 00	5,000 00	
Banking house furniture and fixtures.....	8,995 68	8,995 68	8,990 00	8,990 00
Other real estate and mortgages owned.....	3,090 46	2,390 46	2,535 00	2,295 00
Current expenses and taxes paid.....	810 48	1,142 13	402 55	942 41
Premiums on U. S. bonds.....	2,000 00	2,000 00	1,800 00	1,800 00
Checks and other cash items.....	862 79	1,039 19	1,180 82	975 27
Exchanges for clearing house.....				
Bills of other banks.....	818 00	1,546 00	620 00	1,170 00
Fractional paper currency, nickels and cents.....	47 25	42 20	17 50	13 00
Specie { Gold.....	7,645 45	5,396 70	7,190 50	6,973 00
{ Silver.....				
Legal tender notes.....	827 00	8,112 00	2,138 00	932 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....		1,000 00		100 00
Totals.....	\$231,731 25	\$245,341 66	\$239,477 67	\$236,504 70
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	14,360 76	15,355 29	12,906 42	15,107 95
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	46,100 91	49,491 11	56,059 93	51,664 88
Demand certificates of deposit.....	100,019 58	109,245 26	99,261 32	98,481 87
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$231,731 25	\$245,341 66	\$239,477 67	\$236,504 70

No. 2987.

FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS—D. G. Slafter, Justin Wentworth, Frank North, R. C. Burtis, Mary E. Johnson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$105,930 33	\$100,231 36	\$105,414 34	\$113,913 54
Overdrafts.....	4 86		960 62	283 82
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	5,444 59	5,632 61	5,244 78	7,296 64
Due from other national banks.....	3,913 71	8,269 42	6,335 77	7,305 44
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	7,096 45	7,096 45	7,096 45	7,088 45
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,034 39	62 90	1,037 80	1,876 16
Premiums on U. S. bonds.....	1,700 00	1,700 00	1,700 00	1,700 00
Checks and other cash items.....	394 21	245 10	816 80	
Exchanges for clearing house.....				
Bills of other banks.....	1,040 00	595 00	2,545 00	500 00
Fractional paper currency, nickels and cents.....	62 76	41 01	37 74	23 37
Specie { Gold.....	3,316 30	4,232 35	2,656 40	6,487 50
{ Silver.....				
Legal tender notes.....	3,135 00	5,085 00	4,730 00	4,690 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$146,135 10	\$146,253 70	\$151,638 20	\$164,227 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	2,712 31	351 39	2,122 53	4,743 31
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	32,069 04	29,129 21	26,721 20	30,173 37
Demand certificates of deposit.....	40,103 75	45,523 10	51,544 47	58,060 74
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$146,135 10	\$146,253 70	\$151,638 20	\$164,227 42

No. 4527.

FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, *President*; J. R. WATSON, *Vice President*; T. E. CLAPP, *Cashier*.DIRECTORS—S. A. Jones, J. R. Watson, Eri C. Wheeler, Chas. E. Stevenson, T. E. Clapp, E. A. Hamilton
Joseph Brown.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$88,770 73	\$95,275 74	\$100,474 04	\$104,658 38
Overdrafts.....	1,066 44	1,314 11	269 93	1,495 75
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	10,122 15	5,538 09	3,912 53	1,248 69
Due from other national banks.....			1,110 51	
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	515 58	56 25	423 13	659 84
Premiums on U. S. bonds.....	2,125 00	2,125 00	2,125 00	2,000 00
Checks and other cash items.....	654 20	248 59	1,034 78	517 18
Exchanges for clearing house.....				
Bills of other banks.....	2,021 00	370 00	2,590 00	2,320 00
Fractional paper currency, nickels and cents.....	27 00	31 45	17 26	8 13
Specie { Gold.....	146 50	290 00	157 35	568 75
{ Silver.....				
Legal tender notes.....	3,000 00	3,000 00	3,000 00	2,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$124,001 10	\$123,811 73	\$130,677 33	\$131,039 22
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	2,453 48	433 81	1,436 31	2,566 95
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	28,894 74	20,591 14	21,810 01	12,513 29
Demand certificates of deposit.....	28,902 88	36,039 89	41,181 01	49,272 91
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		496 89		454 07
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$124,001 10	\$123,811 73	\$130,677 33	\$131,057 22

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; H. P. GLOVER, *Vice President*; W. L. PACK, *Cashier*.

DIRECTORS—D. L. Quirk, H. P. Glover, S. H. Dodge, C. S. Wortley, C. E. King.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$386,094 27	\$341,778 01	\$344,313 75	\$363,706 50
Overdrafts.....	414 93	722 91	751 75	443 95
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	77,800 00	73,400 00	67,000 00	67,800 00
Due from approved reserve agents.....	52,885 75	66,698 40	69,771 30	79,578 32
Due from other national banks.....	8,781 68	11,763 66	9,292 83	
Due from State banks and bankers.....	7,431 18	8,432 30	23,034 79	10,332 99
Banking house furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Bills in transit.....				13,629 36
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	699 87	3,131 64	7,042 91	3,628 45
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,211 86	48,003 01	6,832 57	5,209 32
Exchanges for clearing house.....				
Bills of other banks.....	5 00		129 00	1,092 00
Fractional paper currency, nickels and cents.....	112 58	113 28	145 82	247 89
Specie { Gold.....	20,268 45	18,694 90	18,009 20	21,032 30
{ Silver.....				
Legal tender notes.....	8,539 00	12,410 00	13,376 00	15,629 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$600,372 57	\$617,273 11	\$591,824 92	\$614,454 48
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	57,000 00	57,000 00	57,000 00	60,000 00
Undivided profits.....	802 73	4,166 42	11,429 51	3,113 42
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits, subject to check.....	120,541 23	135,569 07	86,467 31	84,245 09
Demand certificates of deposit.....	324,528 61	323,037 62	339,428 10	369,595 97
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$600,372 57	\$617,273 11	\$591,824 92	\$614,454 48

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS

IN MICHIGAN.

A.	
Abbott, George A.	Muskegon.
Allen, E. P.	Homer.
Allman, Wm. M.	Sturgis.
Allwardt, Frederick A.	Battle Creek.
Anderson, Milton P.	Midland.
Anderson, Wm. B.	Calumet.
Anderson, Wm. H.	Grand Rapids.

B.	
Baars, J. Frederic	Grand Rapids.
Babbitt, L. A.	Northville.
Baley, James.	Benton Harbor.
Ballard, C. W.	North Branch.
Barker, V. T.	Kalamazoo.
Barnes, George.	Marquette.
Barnes, Mell	Milan.
Barnes, T. W.	Dundee.
Barnum, H. G.	Port Huron.
Belser, Frederick H.	Ann Arbor.
Bennett, E. K.	Plymouth.
Billinghurst, C. C.	Muskegon.
Bishop, A. G.	Flint.
Blesch, G. A.	Menominee.
Blood, C. H.	Three Rivers.
Boies, J. H.	Hudson.
Borland, John, Jr.	Imlay City.
Boughton, James	Battle Creek.
Bowman, Eustace C.	Detroit.
Boynton, J. F.	Saginaw.
Bradley, Nelson	Lansing.
Briggs, D. W.	Saginaw.
Brown, Charles S.	Flint.
Browne, Frederick P.	Bay City.
Bump, Orrin	Bay City.
Burr, George M.	Manistee.
Butler, L. C.	West Bay City.
Butler, Wm. A., Jr.	Detroit.
Buttars, Archibald	Charlevoix.

C.	
Cady, W. B.	Sault Ste. Marie.
Carman, George W.	Marine City.
Carpenter, Henry T.	Union City.
Case, C. W.	Manchester.
Chafey, M. Foster	Ithaca.
Chandler, Wm.	Sault Ste. Marie.
Chapple, Percy E.	Concord.
Chapman, Geo.	Bangor.
Chichester, F. I.	Allegan.
Chichester, Leon.	Petoskey.
Clapp, H. A.	Sturgis.
Clapp, T. E.	White Pigeon.
Clarkson, Sidney W.	Ann Arbor.
Clift, W. O.	Bay City.
Colton, H. S.	Calumet.
Comfort, John C.	Alpena.
Comstock, A. H.	Saginaw.
Comstock, Chester W.	Big Rapids.
Condon, Wm.	Hancock.
Conn, F. N.	Durand.
Crandall, C. T.	Crystal Falls.
Cummings, E. C.	Carson City.
Cunningham, C. W.	Hig Rapids.

D.	
Darragh, A. B.	St. Louis.
Davis, B. F.	Lansing.
Davis, F. M.	Grand Rapids.
Dayton, E. C.	Kalamazoo.
Dearing, H. M.	Albion.
De Golia, F. H.	Eaton Rapids.
De Graff, Wm. T.	Detroit.
Densmore, F. E.	Mason.
Dey, Hamilton	Detroit.
Dresser, J. M.	Mason.
Dunham, George A.	Manistee.
Dutcher, Sanford N.	Newberry.

E.	
Emerick, W. G.	Saginaw.
Evans, Oliver	Iron Mountain.

F.

Field, Scott	Battle Creek.
Fisher, J. K.	Hillsdale.
Fitzgerald, Jno. C.	St. Johns.
Foster, Charles	Benton Harbor.
Fowler, F. R.	Big Rapids.
Fowler, Wm. H.	Grand Rapids.
Frazier, O. A.	Plymouth.
Free, John W.	Paw Paw.
French, C. W.	Pontiac.
French, F. F.	East Tawas.

G.

Gilbert, C. T.	Coldwater.
Gilmore, Julius P.	Detroit.
Glazier, George P.	Chelsea.
Gorham, C. E.	Marshall.
Gregory, W. J.	Manistee.
Griswold, M. C.	Lowell.

H.

Hall, F. A.	Grand Rapids.
Hambitzer, J. F.	Hancock.
Hamilton, H. H.	Eaton Rapids.
Hammond, C. A.	Traverse City.
Hammond, F. E.	Muskegon.
Hammond, W. L.	Ludington.
Hance, E. T. (Sec'y)	Detroit.
Hannah, J. T.	Traverse City.
Harnon, M. S.	Menominee.
Harper, Fred'k B.	Detroit.
Harrington, C. F.	Port Huron.
Hart, H. V. C.	Adrian.
Hart, Joseph C.	Detroit.
Harvey, W. W.	Constantine.
Hayes, W. D.	Hastings.
Helmer, F. H.	Jackson.
Hemphill, R. W.	Ypsilanti.
Henry, Albert	Kalamazoo.
Hess, L. B.	Centreville.
Hills, C. E.	Belding.
Hiscock, Chas. E.	Ann Arbor.
Hodenpyl, Anton G. (Sec'y)	Grand Rapids.
Hollister, H. J.	Grand Rapids.
Holmes, E. F.	Oscoda.
Hotchkiss, E. H.	St. Ignace.
Hough, C. A.	Nashville.
Howell, Seymour	Adrian.
Humphrey, Henry	Lansing.
Huyck, A. H.	Decatur.

J.

Jackson, L. A.	Coldwater.
Jahn, H. F.	Ironwood.
Jenks, Robert H.	St. Clair.
Jennison, F. J.	Marquette.
Jennings, H. K.	Charlotte.
Johnson, Chas. A.	Niles.
Jones, John E.	Lake Linden.
Jordan, Orville O.	St. Joseph.
Judd, Clarence L.	Saginaw.
Just, J. E.	Ionia.

K.

Kanter, Chas. E.	Detroit.
Keeler, W. E.	Middleville.
Kelsey, Chas. B.	Grand Rapids.
Keys, H. N.	Ovid.
Khuen, Richard	Saginaw.

L.

Lacey, Wm. P.	Charlotte.
La Fleur, A. B.	Hillsdale.
Lange, Herman O.	Muskegon.
Lasley, S. H.	Whitehall.
Lawson, Geo. E.	Detroit.
Little, Geo. L.	Monroe.
Look, John Quincy	Sault Ste. Marie.
Lull, Albe.	Pontiac.
Lyle, F. W.	Dowagiac.
Lyman, R.	Escanaba.

M.

Mack, Edwin F.	Detroit.
Marsilje, Isaac	Holland.
Marsh, Wm. D.	Midland.
Marsh, Willis C.	Manistique.
Marvin, Frederick	Detroit.
Mason, Robert S.	Detroit.
May, J. A.	Howell.
McCauley, J. W.	Union City.
McElroy, Frank	Marine City.
McLaughlin, Wm. B.	Muskegon.
McNamara, F.	Mt. Pleasant.
Mead, E. H.	Sault Ste. Marie.
Millard, W. W.	Fenton.
Miller, W. Van	Wyandotte.
Mills, E. L. J.	Mancelona.
Miner, A. B.	Ishpeming.
Monroe, L. S.	South Haven.
Moore, F. B.	Elk Rapids.
Moore, Geo. W.	Port Huron.
Moore, Joseph B.	Detroit.
Morley, Geo. B.	Saginaw.
Mulholland, John	Bay City.
Mumford, Sam'l R.	Detroit.

N.

Newell, Emerson M.	Holly.
Newkirk, Benjamin	Jackson.
Nichols, A. T.	Corunna.
Nicol, John M.	Detroit.
Norrington, H. H.	West Bay City.
North, Frank	Vassar.
Northrop, M. A.	Iron Mountain.
Northrup, Wm. B.	Reading.

O.

O'Brien, H. L.	Detroit.
Olcott, S. E.	Perry.
Osbond, Chas. H.	Lansing.

P.

Pack, W. L.	Ypsilanti.
Packard, George	Flushing.
Padberg, Jno. B.	Detroit.
Parkhurst, J. W.	Reed City.
Parks, E. F.	Paw Paw.
Parsons, L. E.	South Haven.
Partridge, D. Scott	Mt. Pleasant.
Percival, W. J.	Lake Odessa.
Phelps, A. C.	Greenville.
Phelps, W. T.	Marshall.
Phillips, Robt.	Ann Arbor.
Pierson, W. B.	Constantine.
Pierson, W. W.	Leslie.
Pike, C. F.	Grand Rapids.
Porter, John W.	Port Huron.
Prince, Wm. S.	Bessemer.

R.

Ramsay, A. W.	Cheboygan.
Reade, S. A.	Romeo.
Reynolds, Dan'l W.	Hastings.
Richmond, E. D.	Hart.
Ritter, C. A.	Cassopolis.
Robert, J. B.	Ishpeming.
Robinson, G. S.	Detroit.
Robinson, M. O.	Saginaw.
Roe, J. Edward	Lansing.
Rowley, F. N.	Kalamazoo.
Ryan, Denis	Mount Pleasant.
Ryan, John F.	Mount Pleasant.

S.

Salisbury, F. E.	St. Louis.
Sanders, E. W.	Buchanan.
Schmittziel, Jno. S.	Detroit.
Schupp, A.	Saginaw.
Schurtz, Jno. G.	White Pigeon.
Sebring, Theron Y.	Kalamazoo.
Sessions, Frank A.	Ionias.
Shaw John T.	Detroit.
Skinner, Geo. A.	Mt. Clemens.
Snelling, W. K.	Fowler.
Spencer, H. C.	Flint.
Spinning, Chas. M.	Grass Lake.
Stagg, Wm. (Ass't)	Detroit.
Stalker, T. W.	Saginaw.
Stanton, Clarence E.	Oxford.
Stellwagen, George H.	Wayne.
Stewart, C. F.	Hillsdale.

Stickney, Geo.	Grand Haven.
Stray, Geo. N.	Ludington.
Sturgis, Jas. B.	Houghton.
Sutherland, C. H.	Clare.

T.

Tackels, Chas. M.	Romeo.
Truesdell, C. L.	Quincy.

U.

Upson, A. S.	Coldwater.
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V.

Verdier, J. A. S.	Grand Rapids.
VerSchure, Cornelius	Holland.

W.

Wade, Charles F.	Jonesville.
Walker, A. M.	Jackson.
Walsworth, P. E.	St. Johns.
Warren, Chas. E.	Detroit.
Webster, W. J.	Homer.
Whitney, Chas. C.	Hudson.
Wilecox, L. T.	Three Rivers.
Williams, M. L.	Detroit.
Williamson, R. J.	Kalamazoo.
Wixson, Bion	Williamston.
Whipple, A. D.	Owosso.
White, C. G.	Lapeer.
Wolf, Geo. T.	Three Rivers.
Woodcock, E. F.	Niles.

Y.

Yates, T. C.	Negaunee.
Young, George H.	Bay City.

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GENERAL BANKING LAW

OF THE

STATE OF MICHIGAN.

AS AMENDED JULY 3, 1889, AND FEBRUARY 26, 1891.

PUBLIC ACT NO. 205, 1887.

[No. 205.]

AN ACT to revise the laws authorizing the business of banking, and to establish a banking department for the supervision of such business.

SECTION 1. *The People of the State of Michigan enact*, That any number of persons, not less than five (5), may associate to establish offices of discount and deposit to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business, upon the terms and conditions and subject to the liabilities prescribed in this act, but the aggregate amount of the capital stock of any such bank shall not be less than one hundred thousand dollars (\$100,000), except that banks with a capital of not less than fifteen thousand dollars (\$15,000) may be organized in a city or village the population of which does not exceed one thousand five hundred (1,500) inhabitants, and banks with a capital of not less than twenty-five thousand dollars (\$25,000) may be organized in a city or village, the population of which does not exceed five thousand inhabitants, and with a capital of not less than fifty thousand dollars (\$50,000) in a city or village the population of which does not exceed twenty thousand (20,000) inhabitants. No bank shall take as security for any loan or discount a lien upon any part of its capital stock. The same security in kind and amount shall be required of stockholders and of persons not stockholders. No bank shall be the holder or purchaser of any portion of its capital stock unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. Stock so purchased shall in no case be held by the bank for a longer time than six months, if the stock can be sold for what it cost, and it must be sold for the best price obtainable within one year, or canceled as hereinafter provided for the reduction of capital stock: *Provided*, That the provisions of this act as to the amount of capital shall not apply to any bank now organized and doing business at the time of the passage of this act.

Association for establishing banks, etc.

Capital stock.

Security required for loans, etc.

Bank not to hold capital stock, etc.

Proviso as to amount of capital stock.

SEC. 2. The persons associating shall execute articles of incorporation, which shall specify:

Articles of incorporation, what to specify.

First, The name assumed by such bank, which shall be, in no material respect, similar to the name of any other bank organized under the laws of this State;

Second, The county and city or village where such bank is to be located and to conduct its business;

Third, The nature of its business, whether that of a commercial bank, savings bank, or both;

Fourth, The amount of its capital stock, which shall be divided into shares of one hundred dollars each;

Fifth, The names and places of residence of the stockholders, and the number of shares held by each of them;

Acknowledgment
of articles.

Sixth, The period for which the bank is organized, which shall not exceed thirty (30) years. Such articles of incorporation shall be acknowledged before any officer authorized by the laws of this State to take and certify acknowledgments.

How executed
and where filed,
etc.

SEC. 3. Such articles of incorporation shall be executed in triplicate, one of which shall be recorded in the office of the county clerk for the county in which the bank is located, one filed in the office of the Commissioner of the Banking Department, and one filed in the office of the Secretary of State. Such articles of incorporation, or copies thereof, duly certified by either of said officers, may be used as evidence in all courts for and against such bank.

Corporate
powers.

SEC. 4. Upon making and filing the articles of incorporation required by this act the bank shall become a body corporate, and as such shall have power:

First, To adopt and use a corporate seal;

Second, To have succession for the period of years named in the articles of incorporation;

Third, To make contracts;

Fourth, To sue and be sued in any court of law or equity as fully as natural persons;

Fifth, To elect or appoint directors, who shall choose from their members a president and one or more vice-presidents, and shall have power to appoint and employ a cashier or treasurer, and other officers, define their duties, require bonds from such officers and clerks, dismiss such officers so elected or appointed, or any of them, at pleasure, and elect or appoint others to fill their places;

Sixth, To prescribe by its board of directors by-laws not inconsistent with law, regulating the manner in which its stock shall be transferred, its directors and officers elected or appointed, its stockholders convened for special meetings, its property transferred, its general business conducted and the privileges granted to it by law exercised and enjoyed;

Seventh, To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debts, by receiving deposits, by buying and selling exchange, coin and bullion, and by loaning money on personal and real security as provided hereinafter; but no such

bank shall take or receive more than the rate of interest allowed by law in advance on its loans and discounts: *Provided, That* this restriction shall not authorize any transaction for a less sum than fifty cents; and no bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the Banking Department to commence the business of banking.

SEC. 5. At least fifty per cent of the capital stock of every bank shall be paid in before it shall be authorized to commence business, and the remainder of the capital of such bank shall be paid in in monthly installments of at least ten per cent on the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the Commissioner of the Banking Department to commence business, and the payment of each installment shall be certified to the Commissioner, under oath, by the president, cashier or treasurer of the bank.

One-half capital stock to be paid in before commencing business; balance, how paid.

SEC. 6. Whenever any stockholder or his assignee fails to pay any installment on the stock when the same is required by the preceding section to be paid, the directors of such bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days' notice, personally or by mail at his last known address. If no bidder can be found who will pay for such stock the amount due thereon to the bank, with any cost incurred, the amount previously paid shall be forfeited to the bank, and such stock shall be sold as the directors may order, within six months from the time of such forfeiture, and if not sold it shall be cancelled and deducted from the capital of the bank. If sold before cancellation, any surplus over the amount due on said stock to said bank, including all costs incurred thereon, with interest for the time delinquent, shall be returned to the original stockholder, his heirs or assigns. If such cancellation shall reduce the capital of the bank below the minimum required by law, the said capital shall, within thirty (30) days from the date of such cancellation, be increased to the required amount by additional subscriptions, in default of which a receiver may be applied for by the Commissioner of the Banking Department, with the advice and consent of the Attorney General, to close up the business of the bank.

Collection of delinquent installments on stock.

In case of sale, disposition of surplus.

Proceedings in case cancellation reduces stock below minimum.

SEC. 7. Whenever articles of incorporation are filed with the Commissioner of the Banking Department, as provided in this act, and the bank transmitting the same notifies the Commissioner that at least fifty per cent of its capital has been duly paid in, and that such bank has complied with all the provisions of this act required before the bank shall be authorized to commence business, the Commissioner shall examine into the condition of such bank, ascertain the amount of money paid in on account of its capital, the name and place of residence of each of its directors, and the amount of capital stock of which each is the owner in good faith, and whether such bank has complied

Examination of condition of bank by Commissioner.

Issue of certificate authorizing to commence business,

with all the other provisions of this act required to entitle it to engage in the business of banking. If upon such examination it appears that such bank is lawfully entitled to commence business, the Commissioner shall, within thirty (30) days after receiving notice that fifty per cent of its capital has been paid in, give to such bank a certificate under his hand and official seal that such bank has complied with all the provisions required before commencing business, and that such bank is authorized to commence business; but the Commissioner, with the advice and consent of the Attorney General, may withhold such certificate whenever he has reason to believe that the stockholders have formed the same for any other than the legitimate business contemplated by this act.

Publication of certificate,

SEC. 8. The bank shall cause the certificate issued under the preceding section to be published in some newspaper printed in the city, village or county where the bank is located, at least once in each week for six successive weeks, the first publication to be made within ten days after the receipt of said certificate, or, if no newspaper is there published, then in a newspaper published at the nearest county seat.

Shares of stock deemed personal property, when not transferable.

SEC. 9. The shares of stock of such bank shall be deemed personal property, and shall be transferred on the books of the bank in such manner as the by-laws thereof may direct, but no transfer of stock shall be valid against a bank so long as the registered holder thereof shall be liable as principal debtor, surety or otherwise to the bank for any debt which shall be due and unpaid, nor in such case shall any dividend, interests or profits be paid on such stock, so long as such liabilities continue, but all such dividends, interests or profits shall be retained by the bank and applied to the discharge of such liabilities; and no stock shall be transferred on the books of any bank without the consent of the board of directors, where the registered holder thereof is in debt to the bank for any matured and unpaid obligations.

Bank may increase or reduce capital,

SEC. 10. A bank may increase or reduce its capital at any time by a vote of its stockholders representing two-thirds of the capital had at a meeting duly called for that purpose. A certificate of that fact shall be executed by its officers, including a majority of its directors, and filed as required for articles of incorporation. But no increase shall be valid until the amount thereof has been subscribed and actually paid in; and no reduction shall be made to a less amount than is required in section one for capital, nor be valid or warrant the cancellation of stock certificates, or diminish the personal liability of stockholders until such reduction has been approved by the Commissioner of the Banking Department. Such approval must be based upon a finding by him that the security of existing creditors of the bank will not be impaired by the proposed reduction.

When such action valid,

Purposes for which real estate may be held, etc.

SEC. 11. A bank may purchase, hold and convey real estate for the following purposes, but no other:

First, Such as shall be necessary for the convenient transaction of its business, including with its banking office, other

apartments to rent as a source of income, but which shall not exceed fifty per cent of its paid-in capital;

Second, Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business;

Third, Such as it shall purchase at sale under judgments, decrees or mortgage foreclosures under securities held by it; but a bank shall not bid at any such sale a larger amount than to satisfy its debts and costs. Real estate shall be conveyed under the corporate seal of the bank, and the hand of its president, or vice-president, and cashier or treasurer. No real estate acquired in the cases contemplated in the second and third sub-sections above shall be held for a longer time than five years. If not sold before the expiration of said five years it must be sold at private or public sale within thirty days thereafter.

How conveyed.
Limit of time of holding.

DIRECTORS.

SEC. 12. The affairs of each bank shall be managed by a board of not less than five directors, who shall be elected by the stockholders and hold office for one year, and until their successors are elected and have qualified. A majority of the board of directors shall constitute a quorum for the transaction of business: *Provided*, That when the number of directors shall exceed nine, they shall once in three months designate by resolution nine members, any five of whom shall constitute a quorum. In the first instance the directors shall be elected at a meeting held before the bank is authorized to commence business by the Commissioner, and afterwards at the annual meeting of the stockholders to be held on the second Tuesday in December of each year; and if for any cause an election is not had at that meeting it may be held at a subsequent meeting called for that purpose, of which due notice shall be given as provided in the by-laws adopted by such bank. At a meeting of stockholders for election of directors each share shall entitle the owner to one vote for each director, but no stockholder shall be entitled to vote who is indebted to the bank upon any obligation past due. A stockholder may vote at any meeting of the corporation by a proxy in writing signed by him, but no officer, clerk, teller or book-keeper of such corporation shall act as proxy. Every director must own and hold in his own name not less than ten shares of the capital stock of such bank, except, that in banks having a capital of fifteen thousand dollars, a director must own and hold in his own name not less than five shares of the capital stock of such bank. He shall take and subscribe an oath that he will diligently and honestly perform his duties in such office, and will not knowingly violate, or permit to be violated, any provision of this act; that he is the owner in good faith of stock of the bank, as required to qualify him for such office, standing in his name on the books of the bank, and that such stock is not pledged as security for any debt; such oath shall be transmitted to the Commissioner and filed in his office. Any vacancy in the board of directors shall

Affairs to be managed by board of directors, election of, etc.

Proviso.

First and subsequent election of directors.

Who entitled to vote.

Proxy.

Who may be directors, oath of, etc.

be filled by the board, and the directors so appointed shall hold office until the next election.

Dividends and surplus fund.

SEC. 13. The board of directors of a bank may declare a dividend of so much of the net profits of the bank, after providing for all expenses, losses, interest and taxes accrued or due from said bank, as they shall judge expedient; but before any such dividend is declared not less than one-tenth of the net profits of the bank for the preceding half year, or for such period as is covered by the dividend, shall be carried to a surplus fund until such surplus shall amount to twenty per cent of its capital stock.

Fraudulently receiving deposits, etc., a misdemeanor.

SEC. 14. The directors and officers of any bank who shall fraudulently and with intent to cheat and defraud any person, receive any deposit, knowing, or having good reason to believe, that such bank is insolvent, shall be deemed guilty of a misdemeanor, and punished, upon conviction thereof, by a fine not to exceed one thousand dollars, or imprisonment in the county jail or State House of Correction and Reformatory at Ionia for a period not exceeding one year, or both such fine and imprisonment, at the discretion of the court.

Penalty for.

List of stockholders to be filed annually.

SEC. 15. Every bank shall at all times keep a correct list of the names of all its stockholders, and once in each year on the second Monday of April, file in the office of the county clerk and with said Commissioner a correct copy of such list.

Banks re-organizing under U. S. laws liable, etc.

SEC. 16. Any State bank re-organized under the laws of the United States as a national bank, as soon as it shall have obtained the certificate from the controller of the currency authorizing it to commence business under the United States banking laws, shall retain and hold all the assets, real and personal, which it acquired during its existence under this act, and shall hold the same subject to all liabilities existing against said bank at the time of its re-organization.

Banks existing under U. S. laws may re-organize under this act, etc.

SEC. 17. Whenever any bank existing under the laws of the United States is authorized to dissolve, and shall have taken the necessary steps to effect dissolution, it shall be lawful for a majority of the directors of such bank, upon the authority in writing of the owners of two-thirds of its capital stock, with the approval of the Commissioner, to execute articles of incorporation as provided in this act, which articles, in addition to the requirements above, shall further set forth the authority derived from the stockholders of such dissolved national bank, and upon filing the same as hereinbefore provided upon the organization of banks, the same shall become a bank under the laws of this State. Thereupon all assets, real and personal, of said dissolved national bank shall, by act of law, be vested in and become the property of such State bank, subject to all liabilities of said national bank not liquidated under the laws of the United States before such re-organization.

Penalty for violation of this act.

SEC. 18. Every officer, clerk, agent or employé of a bank who shall knowingly aid or assist in a violation of any of the provisions of this act, shall, upon conviction, be deemed guilty of a misdemeanor, and punished as provided in section fourteen of this act.

SEC. 19. It shall not be lawful for any officer, clerk, agent or employé of a bank to certify a check unless the amount thereof actually stands to the credit of the drawer upon the books of the bank, or to resort to any device, or receive any fictitious obligations, direct or collateral, in order to evade the provisions of this prohibition; and any officer, clerk, agent or employé who shall attempt any such evasion shall, upon conviction thereof, be deemed guilty of a misdemeanor, and punished as provided in section fourteen of this act.

When check may be certified.

Penalty for violating this section.

SEC. 20. If the board of directors, or a quorum thereof, of a bank shall knowingly violate, or knowingly permit any of the officers, agents or employés of the bank to violate any of the provisions of this act, and after warning from the Commissioner shall fail to make good all loss and damage resulting from such acts or omissions, such conduct shall constitute a ground for a forfeiture of the charter and privileges of said bank; and it shall be the duty of the Commissioner, with the assent of the Attorney General, to institute proceedings to enforce such forfeiture and to secure a dissolution and liquidation of said bank.

When charter may be forfeited.

REPORTS.

SEC. 21. Every bank shall make to the Commissioner of the Banking Department not less than four reports during each calendar year, at such times as said Commissioner shall require the same, according to the forms which he shall prescribe and furnish. Such reports shall be verified by the oath or affirmation of the president, vice-president, cashier or treasurer thereof, and signed by at least three of the directors. Such reports shall exhibit in detail, and under appropriate heads, the resources, assets and liabilities of the bank at the close of business of any past day by him specified, and shall be transmitted to said Commissioner within five days after the receipt of a request therefor from him, and in the same form such report shall be published in a newspaper in the city, village or county where such bank is located, and proof of publication shall be furnished to said Commissioner. Such commissioner shall also have the power to call for special reports from any bank or banks whenever, in his judgment, the same are necessary to inform him fully of the condition of such banks. In addition to the reports required above, each bank shall report to the Commissioner within ten days after declaring any dividend the amount of such dividend, the amount carried to surplus fund, and the amount of net earnings in excess thereof; such report to be verified by the oath or affirmation of one of the executive officers of the bank.

Reports to be made to Commissioner not less than four times each year

What reports to exhibit, etc.

Special and additional reports.

SEC. 22. Every bank failing to make and transmit to the Commissioner any of the reports required by this act shall be subject to a penalty of one hundred dollars for each day after the time mentioned above for making such reports. Whenever any bank delays or refuses to pay the penalty herein imposed for a failure to make and transmit a report the Commissioner is hereby authorized to maintain an action in the name of his

Penalty for failure to make report.

How recovered.

office against the delinquent bank for the recovery of such penalty, and all sums collected by such action shall be paid into the State treasury and applied upon the expenses of the banking department.

COMMERCIAL BANKS.

Limit of amount loaned on real estate security.

SEC. 23. Any bank which, by its articles of incorporation, shall designate its business as that of a commercial bank shall have power to carry on the business of banking as prescribed and limited in this act, but it shall not lend to exceed fifty per cent of its capital stock upon mortgage or any other form of real estate security, and then only upon the adoption of a resolution by a two-thirds vote of the board of directors stating to what extent its officers may loan on real estate, as herein provided, except to secure a debt previously contracted in good faith on personal security deemed at the time adequate to secure such loan.

Exception.

Interest on deposits, etc.

SEC. 24. Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides. Said banks may invest their capital and deposits, except the reserve provided for in this section, in negotiable or commercial paper, or loan the same upon personal securities. Each bank shall keep on hand at all times at least fifteen per cent of its total deposits, except that in cities of over one hundred thousand population each of such banks shall keep on hand 20 per cent of its deposits, one-half of which reserve shall be in lawful money, and the balance may be in funds, payable on demand, deposited in banks in cities, approved by the Commissioner as reserve cities.

Reserve, amount of, etc.

Proceedings in case the reserve falls below required amount.

SEC. 25. Whenever the reserve of any commercial bank shall fall below the amount above required, such bank shall not increase its liabilities by making any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight or on demand, and the Commissioner of the Banking Department may notify any bank whose reserve shall be below the amount above required to make good such reserve, and in case the bank shall fail for thirty days thereafter to make good its reserve the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver to wind up the business of the bank.

SAVINGS BANKS.

Deposits, repayment of, etc.

SEC. 26. Any bank which, by its articles of incorporation, shall designate its business as that of a savings bank, shall have power to carry on the business of banking as prescribed and limited in this act, and may receive on deposit money offered by tradesmen, mechanics, laborers, servants, minors, and other persons; and all deposits in said banks shall be repaid to the depositors, or his or her lawful representatives, when required, at such time or times and with such interest and under such

regulations as the board of directors of the bank from time to time prescribes, which regulations shall be printed and conspicuously exposed in some place accessible and visible to all in the business office of said bank.

SEC. 27. A savings bank shall keep on hand at least fifteen (15) per cent of its total deposits, one-third of which reserve shall be in lawful money in its own vaults, and the balances on deposit payable on demand with banks, national or State, in cities approved by the Commissioner as reserve cities or invested in United States bonds; three-fifths of the remainder of its savings deposits shall be invested by the board of directors in bonds of the United States, or of this State, or in the bonds of any other State of the United States: *Provided*, That such State has not in ten years preceding the time of such investment, repudiated its debt and failed to pay the same or the interest due thereon or upon any part of such debt; or in the public debt or bonds of any city, county, township, village or school district of any State in the United States which shall have been authorized by the legislature of such State: *Provided*, The total indebtedness of such municipality does not exceed five per cent of the assessed valuation, except by a vote of two-thirds of the board of directors such bonds may be purchased if the total liabilities do not exceed ten per cent of its assessed valuation, or loan the same upon negotiable paper secured by any of the above mentioned classes of security; or upon notes, or bonds, secured by mortgage lien upon unincumbered real estate worth at least double the amount loaned; the remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit of collateral security consisting of personal property, of known marketable value, worth ten per cent more than the amount so loaned and interest for the time of the loan; or may be deposited in any national bank, trust company, or bank in cities in this or any other State approved by the Commissioner of the Banking Department as reserve cities; and a portion of said remainder, not exceeding the capital and additional stockholders' liability, may be invested in negotiable paper approved by the board of directors; but the deposits in any one bank shall not exceed ten per cent of the total deposits, capital and surplus of the depositing bank. In case the actual reserve shall fall below the fifteen per cent above provided, the bank shall promptly, and in good faith, take measures to restore and maintain its lawful reserve, in default of which the Commissioner of the Banking Department shall require such restoration within thirty days after notice, and a failure to comply with such demand shall warrant proceedings to wind up the bank, as provided in section six of this act.

Reserve to be kept.

Balance, how invested.

Proviso as to bonds of other States.

Proviso as to debt of municipalities.

Limit of deposit in any one bank.

Proceedings when reserve falls below fifteen per cent.

SEC. 28. A pass-book shall be issued to each depositor in the savings department, containing the rules and regulations adopted by the board of directors governing such deposits, in which book shall be entered each deposit made by, and each payment made to, such depositor, and no payment or check against any such savings account shall be made unless accom-

Pass books,¹ contents and use of. —

panied by and entered in the pass-book issued therefor, except for good cause and on assurances satisfactory to the officers of the bank; but nothing in this section shall prevent savings banks issuing time certificates of deposit or certificates of deposit specifically issued subject to the rules and regulations governing savings deposits.

Separate books to be kept for commercial and savings bank business. Proviso.

SEC. 29. Any bank combining the business of a commercial bank and a savings bank shall keep separate books of account for each kind of business: *Provided*, That all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks.

Regulating rate of interest.

SEC. 30. It shall be the duty of the board of directors of each savings bank from time to time to regulate the interest to be allowed depositors, and pay the same at regular and stated periods.

Payment of deposits to a minor.

SEC. 31. When any deposit is made in any savings bank by a person being a minor the said bank may pay to such depositor such sums as may be due to him or her, although he or she have no guardian, and the receipt of such minor shall be in all respects valid in law.

Certificates of deposit etc.

SEC. 32. All certificates or evidences of deposits made by the proper officers of any bank shall be as effectual to bind the bank as if made under the common seal thereof; but said bank shall not issue any bill, note, or certificate intended to circulate as money, and no such bank shall issue post notes.

Construction of this act.

SEC. 33. All the general powers and privileges, as well as the general restrictions and limitations provided in this act, and applied to the corporations to be organized under and regulated by this act, by the general designation of banks, be understood and construed to include commercial banks, savings banks, and those combining both branches of business.

Effect of this act on banks, etc., now existing.

SEC. 34. The powers, privileges, duties and restrictions conferred and imposed upon any bank existing and doing business under the laws of this State are hereby abridged, enlarged or modified, as each particular case may require to conform to the provisions of this act, and to such amendments as may be made thereto. But nothing in this act shall be construed to affect the legality of investments heretofore made, or of transactions heretofore had, pursuant to any provisions of law in force when such investments were made or transactions had, nor to require the change of investments for those named in this act, except as the same can be done by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such bank, or unnecessary loss or injury to the borrowers on such securities; but no renewal or extension of any such loan or investment shall be made by any bank, unless necessary to avoid loss or embarrassment, as above provided. All debts due to any association on which interest is past due and unpaid for a period of six months, unless the same are well secured, and in process of collection, shall be considered bad debts, and shall be charged off to the profit and loss account, at the expiration of that time.

Disposition of past due obligations, etc.

BANKING DEPARTMENT.

SEC. 35. There is hereby established in the State department a separate and distinct bureau which shall have charge of the execution of the laws relating to banks, trust, loan, mortgage security, or safety deposit companies formed and transacting business under the laws of this State, to be designated as the State Banking Department.

SEC. 36. The chief officer of the department shall be denominated the Commissioner of the Banking Department. He shall be appointed by the Governor, by and with the advice and consent of the Senate, and shall hold his office for the term of four years. He may appoint a deputy, and revoke such appointment at pleasure, who shall possess the powers and perform the duties attached by law to the office of the Commissioner during a vacancy in such office, and during the absence or inability of his principal. He may also employ from time to time such clerks to assist him and his deputy in the discharge of the several duties imposed upon them by this act as he shall find necessary. The salary of the Commissioner shall be two thousand five hundred dollars per annum. The salary of the deputy and such clerks as may be employed under this act shall be at such a rate per annum as the Commissioner shall decide: *Provided*, That such rate is not in excess of that of the deputies and clerks of the several State departments. The salaries of the Commissioner, deputy and clerks shall be paid monthly or quarterly by the State Treasurer, upon a voucher countersigned by the Auditor General. Vouchers for the Commissioner's salary must be first approved by the Governor. Vouchers for the deputy and clerks' salaries must be first approved by the Commissioner. All actual and necessary traveling expenses of said Commissioner, deputy or clerks, incurred in the discharge of their duties under this act, shall be fully itemized upon proper vouchers and certified in the order indicated for the salaries, and presented to the Board of State Auditors. If allowed the Auditor General shall countersign. The State Treasurer shall, upon the presentation of vouchers so allowed and countersigned, reimburse the said officers' expenses. Within fifteen days from the notice of their appointment, respectively, the Commissioner and his deputy shall take and subscribe the oath of office prescribed by the constitution, and file the same in the office of the Secretary of State. The said Commissioner of the Banking Department and his deputy aforesaid shall each give to the people of this State a bond in the penal sum of twenty-five thousand dollars, with two or more sureties, to be approved by the State Treasurer, conditioned for the faithful discharge of the duties of their respective offices; and the Commissioner or his deputy shall not be interested, directly or indirectly, in any national bank, nor in any bank or other corporation under their supervision, nor engaged in the business of banking. There shall be assigned to said Commissioner suitable rooms in the State capitol for conducting the business of said department.

State banking department authorized.

Commissioner of the banking department, appointment of.

Deputy.

Clerks.

Salary of Commissioner, deputy, and clerks.

Proviso.

Payment of salaries.

Expenses.

Oath of office.

Bond.

Commissioner or deputy not to be engaged in banking, etc.

Seal.

SEC. 37. The said Commissioner shall devise a seal for the use of his office, which shall continue to be the seal of said department. A description of the seal, with an impression thereof, shall be filed in the office of the Secretary of State.

Banks subject to inspection.

SEC. 38. Every bank existing or hereafter incorporated under the laws of this State shall be subject to the inspection and supervision of the Commissioner of the Banking Department as provided in this act.

Duty of Commissioner to annually examine books, etc.

SEC. 39. It shall be the duty of the Commissioner of the Banking Department, and he shall have power for himself, his deputy, or any examiner he may appoint for that purpose, to examine once in each year the cash, bills, collaterals or securities, books of account, condition and affairs of each bank under the law, and also when requested by the board of directors of any bank. For that purpose he may examine, on oath, any of the officers, agents, clerks, customers or depositors of such bank touching the affairs and business of such bank. Any willful false swearing in any examination shall be deemed perjury. He shall also ascertain whether each bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law.

False swearing, perjury.

Fee for examination.

SEC. 40. For each annual examination the bank examined shall pay into the State treasury for the credit of the general fund one-hundredth part of one per cent of the gross amount of the assets of said bank: *Provided*, That the examination fee of any bank shall not be less than ten dollars. The expenses incurred and services performed especially for any bank shall be paid by such bank. If such charges or the annual fee are not paid after due notice, the Commissioner shall maintain an action in his name of office against the delinquent bank for the recovery of such charge, or annual fee, with interest thereon, and the sums so collected shall be paid into the State treasury. No person shall be appointed to examine a bank in which he is interested as stockholder, officer or employé, or otherwise. The Commissioner of the Banking Department, his deputy, every clerk in his employment and examiner shall be bound by oath to keep secret all facts and information obtained in the course of such examinations, except in as far as the public duty of such officer requires him to report upon or take official action regarding the affairs of such bank. No bank shall be subject to any visitation other than such as is required by this act, or otherwise authorized by law.

Proviso.

Special expense, how paid.

Collection of charges and fees.

Certain facts and information to be kept secret.

Proceeding in case bank refuses to submit to inspection, etc.

SEC. 41. Whenever any officer of a bank shall refuse to submit the books, papers and concerns of such bank to the inspectors [inspection] of the Commissioner, deputy, or examiner appointed as aforesaid, or refuse to be examined on oath touching the concerns of the bank, the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver for such bank to wind up its business.

SEC. 42. Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe, that the

capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and, in case he finds such impairment or reduction of capital, to require such bank to make good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank, to wind up its business.

Proceedings in case capital of bank is impaired, etc.

SEC. 43. On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published, and shall exhibit:

Commissioner to report to the Governor annually.

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

What report to exhibit.

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks or other corporations, and fines collected and paid over to the State Treasurer.

SEC. 44. Whenever the Commissioner shall deem it expedient he may call a meeting of the stockholders of any bank, organized under the laws of this State, by a personal notice of such meeting for fifteen days previous thereto, and in case a majority of the stockholders cannot be reached by personal notice, then by publishing such notice at least once in each week for four successive weeks previous to the meeting in a newspaper published in the city, village or county where the bank is located, and if no newspaper is published there, then in the newspaper published at the nearest county seat.

Commissioner may call a meeting of stockholders of any bank, etc.

SEC. 45. A book shall be provided and kept by every bank, in which shall be entered the name and residence of the stockholders in the bank, the number of shares held by each, the time when each person became such stockholder, also all transfers of stock, stating the time when made, the number of shares, and by whom transferred. The said book shall at all times be, during the usual hours of transacting business, subject to the inspection of the directors, officers, stockholders and

Record of stockholders, etc., to be kept by bank.

Subject to inspection, by whom.

Penalty for not keeping record and for refusal to exhibit it.

How penalty recovered.

Book to be evidence.

Liability of stockholders.

How liability enforced.

Certain transactions null and void.

Service of legal process against banks.

Proceedings to enjoin.

When Attorney General to supervise suits under this act.

depositors of the bank. A neglect to provide and keep such book ready for examination, as herein provided, shall subject the officers of the bank, whose duty it is to provide and keep the same, to a penalty of one hundred dollars for every day's neglect; and a refusal by such officer to exhibit such book to any person rightfully demanding inspection thereof shall subject him to a penalty of fifty dollars; the said penalty may be sued for and recovered with costs by any person who will prosecute for the same in the name of the people of the State, and shall be paid to the State Treasurer for the credit of the banking department. In all actions, suits and proceedings under this act, the said book shall be presumptive evidence of the facts herein stated.

SEC. 46. The stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of the depositors in said bank to the amount of their stock at the par value thereof, in addition to the said stock; but persons holding stock as executors, administrators, guardians or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders, but the assets and funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or person interested in such trust funds would be, if living or competent to act; and the person pledging such stock shall be deemed the stockholder and liable under this section. Such liability may be enforced in a suit at law or in equity by any such bank in process of liquidation, or by any receiver, or other officer succeeding to the legal rights of said bank.

SEC. 47. All transfers of notes, bonds, bills of exchange or other evidences of debt owing to any bank, or of deposits to its credit, all assignments of mortgages, or other security on real estate or judgments or decrees in its favor, or deposits of money, bills or other valuable things for its use, or for the use of its stockholders or creditors, all payments of money, either after the commission of an act of insolvency or in contemplation thereof, with a view to prevent application of its assets in the manner prescribed in this act, or with a view to the preference of one creditor over another, shall be held to be null and void.

SEC. 48. Legal process against any such bank shall be served upon its president or cashier or treasurer in the county where its business office is located or the plaintiff resides, or by leaving any attested copy at its banking house during banking hours with the teller, clerk or any officer of the bank.

SEC. 49. All proceedings by any bank to enjoin the Commissioner in the discharge of his duties under the provisions of this act shall be had in the county where said bank is located, or before the supreme court of this State.

SEC. 50. All suits and proceedings arising out of the provision of law governing banks in which the State or any of its officers or agents shall be parties shall be conducted under the direction and supervision of the Attorney General.

SEC. 51. Copies of all records and papers in the office of the

Commissioner of the Banking Department certified by him, and authenticated by his seal of office, shall be evidence in all cases equally and with like effect as the original.

Copies of certain papers, etc., for evidence.

SEC. 52. The total liabilities of any bank or any person or of any company, corporation or firm for money advanced, including in the liabilities of the company or firm the liabilities of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: *Provided, however,* That the foregoing limitations shall not apply to loans upon real estate or other collateral securities authorized by this act: *Provided, further,* That by a two-thirds vote of the directors the liabilities of any bank or any person or company or corporation or firm, may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank.

Liability of banks, etc., for money, etc., limited.

Proviso.

Further proviso.

SEC. 53. Any bank organized under the provisions of this act may go into liquidation and be closed by a vote of its stockholders owning two-thirds of its capital. Whenever a vote is taken to go into liquidation it shall be the duty of the board of directors to cause notice of this fact to be certified, under the seal of the bank, by its president, cashier or treasurer, to the Commissioner of the Banking Department, and publication thereof, notifying creditors to present their claims against the bank for payment, shall be made once in each week for eight successive weeks, in a newspaper published in the city of Detroit, and also in a newspaper published in the city, village or county in which the bank is located, or if no newspaper is there published then in the newspaper published at the nearest county seat.

Proceedings when bank decides to go into liquidation.

SEC. 54. A bank which is in good faith winding up its business for the purpose of consolidating with some other bank, may transfer its assets and liabilities to the bank with which it is in process of consolidation; but no such consolidation of banks shall be made without the consent of the Commissioner of the Banking Department, and not then to defeat or defraud any of the creditors in the collection of their claims against said banks, or either of them.

Consolidation of banks.

SEC. 55. On becoming satisfied that any bank has refused to pay its deposits in accordance with the terms on which such deposits were received (if received in accordance with the provisions of this act), or that any bank has become insolvent, or that its capital has become impaired, or that any bank has violated any of the provisions of this act, or for any cause hereinbefore or hereinafter stated, the Commissioner of the Banking Department may forthwith, with the approval of the Attorney General, apply to a court of record of competent jurisdiction for the appointment of a receiver for such bank, who, under the direction of such court, shall take possession of the books, records and assets of every description of such bank, collect all

When receiver may be appointed.

debts, dues and claims belonging to it, and sell or compound all bad or doubtful debts, and sell all the real and personal property of such bank on such terms as the court shall direct, and may, if necessary to pay the debts of such bank, enforce all individual liability of the stockholders. Such receiver shall pay over all money so collected or received to the State Treasurer, and also make report to the Commissioner of all his acts and proceedings.

Duty of receiver.

Duty of Commissioner on appointment of receiver.

SEC. 56. The Commissioner shall, upon the appointment of a receiver, as above provided, cause notice to be given by advertising in such newspapers as he may direct once in each week, for twelve successive weeks, calling on all persons who may have claims against such bank to present the same to said receiver and make legal proof thereof.

Dividends to be made by receiver.

SEC. 57. From time to time, under the direction of the Commissioner of the Banking Department, the receiver shall make ratable dividends of the moneys realized or collected by him on all such claims as may have been proved to his satisfaction or adjudicated in a court of competent jurisdiction, and the remainder of the proceeds, if any, after the costs and expenses of such proceedings and all debts and obligations of the bank are satisfied, shall be paid over to the stockholders of such bank, or their legal representatives in proportion to the stock by them respectively held.

Penalty for embezzlement, etc.

SEC. 58. Every president, director, cashier, treasurer, teller, clerk or agent of any bank, who embezzles, abstracts or willfully misapplies any of the moneys, funds, credits or property of the bank, whether owned by it or held in trust, or who, without authority of the directors, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment or decree, or who makes any false entry in any book, report or statement of the bank, with intent in either case to injure or defraud the bank, or any company, corporation or person, or to deceive any officer of the bank, or any agent appointed to examine the affairs of such bank, and any person who with like intent aids or abets any officer, clerk or agent, in violation of this section, or who shall issue or cause to be issued, or put in circulation, any bill, note or other evidence of debt to circulate as money, upon conviction thereof, shall be imprisoned in the State Prison or in the State House of Correction and Reformatory at Ionia, not to exceed twenty years.

Taxation of bank property.

SEC. 59. All real estate owned by any bank may be taxed as other real estate in the city, village or township where the same may be situated, and the residue of its capital and surplus shall be taxed as personal property, but the assessment thereof for taxation shall not be at a greater rate than is assessed on money capital in the hands of individual citizens in the same city, village or township.

Act to apply to all State banks.

SEC. 60. The provisions of this act shall apply to and govern all State banks organized and now existing within this State, and all such banks shall, on or before the first day of January

next following the time when this act becomes operative, file with the Commissioner of the Banking Department a certificate executed by the executive officers of each bank in substantial conformity to requirements of original article of incorporation provided for in section two (2) of this act; or any bank so existing may within the same time reorganize under this act, and when so reorganized all securities, real estate, property and assets of every kind shall become vested in such reorganized bank without any formal conveyance or transfer, but no such reorganization shall have the effect to discharge the original bank, its directors or stockholders from any liability to its depositors, or any other person, but the same shall continue until legally discharged, and such reorganized bank shall be legally liable to pay every claim, demand and obligation existing against the bank whose assets and property, or any part thereof, it has received by virtue of such reorganization.

Existing banks
may re-organize.

Re-organization
not to discharge
existing liabilities.

SEC. 61. Every officer or employé of a bank required by this act to take any oath or affirmation, who shall willfully swear or affirm falsely, shall be deemed guilty of perjury, and upon conviction thereof shall be punished as provided by the laws of this State in case of perjury.

Penalty for
false swearing
by officer, etc.,
of bank.

SEC. 62. Nothing in this act contained shall be so construed as to prevent any bank organized or doing business under this act from making or issuing bills of exchange on foreign countries or places beyond jurisdiction of the United States; which bills of exchange may be made payable at or with the customary usance, and at or within ninety days' sight, but no such draft or bill of exchange shall be used or put in circulation as money by any such bank.

Foreign
exchange, etc.

SEC. 63. The legislature may at any regular session thereof alter or amend this act, or any part thereof, by a vote of two-thirds of the members of the Senate and House of Representatives constituting said bodies; and hereafter it shall not be necessary to submit any such proposed alteration or amendment to the electors of the State for adoption or approval, but all such acts shall be valid and effectual when so passed by the legislature and approved as other laws are in accordance with the constitution of this State.

Provisions for
amending
this act.

SEC. 64. All acts and parts of acts of which this act is amendatory or supplementary, inconsistent with the provisions of this act, are hereby repealed.

Acts repealed.

SEC. 65. This act shall be submitted to the electors of this State for their approval or disapproval at the next general election. At said election a ballot-box shall be provided and kept by the several boards of inspectors thereof for receiving the votes cast for or against this act; and on the ballot shall be written or printed, or partly written and partly printed, the words "A general banking law—Yes," or, "A general banking law—No."

Act to be sub-
mitted to vote
of electors,
when.

Form of ballots.

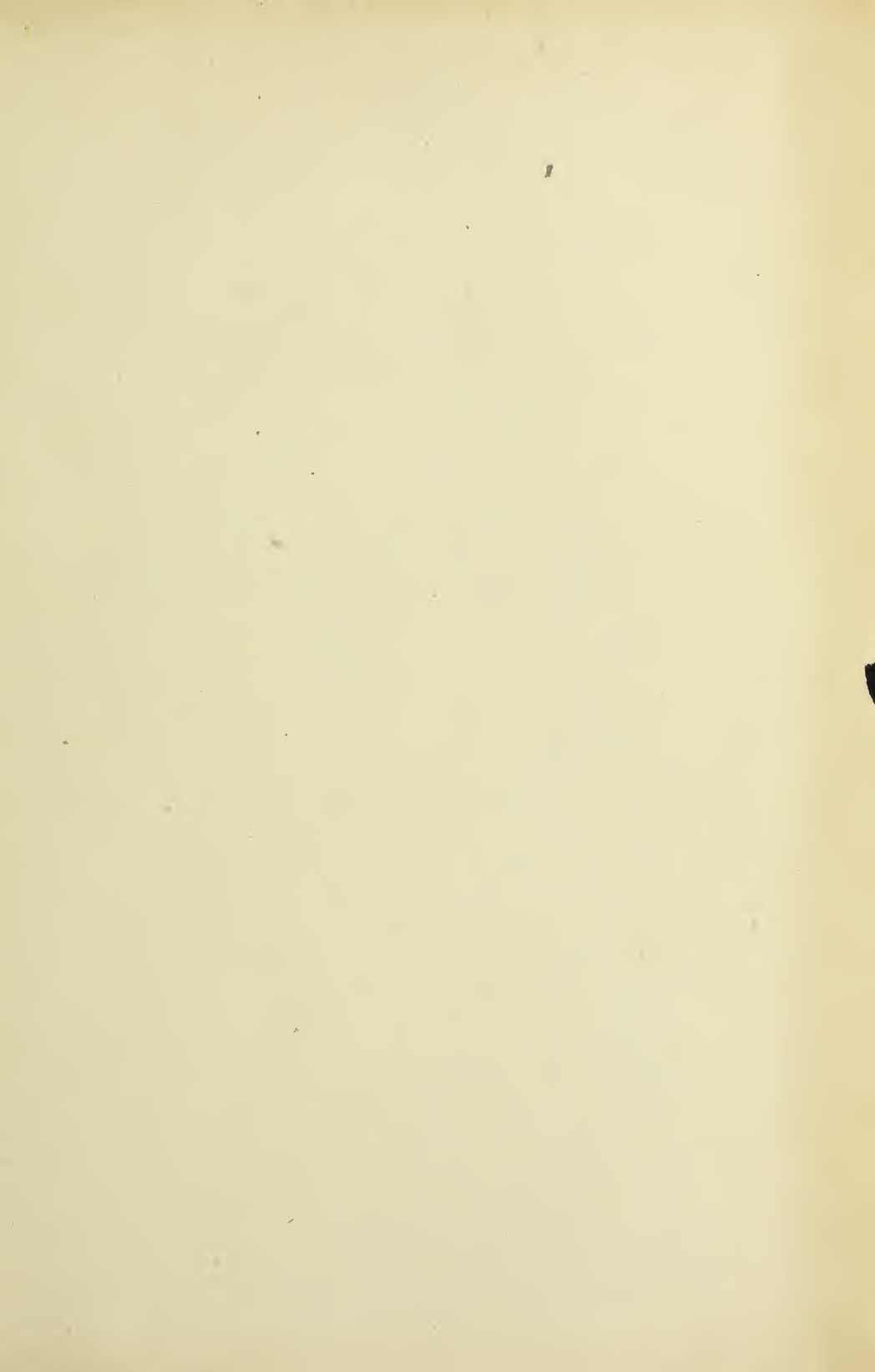
SEC. 66. The canvass of the votes cast for or against this act, and the returns thereof, shall be made by the proper canvassing officers, within the same time, and in the same manner as now

Canvass of votes.

When this act
to become
a law.

provided by law for the canvass and return of the votes cast at the said general election, and the result be declared by the board of canvassers at the same time and manner as the result of the canvass for State officers; and if it shall appear that a majority of the votes cast at such election have thereon "A general banking law—Yes," this act shall become a law, and take effect within sixty days after said general election.

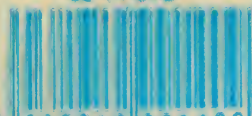
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